

## ELAN Card Charlotte Cardholder Agreement:

These are the terms and conditions {Agreement}of the ELAN Card Charlotte lifetime membership. This Agreement governs ELAN Card Charlotte effective September 1st, 2010.

1. Lifetime Membership Fee
2. Cancellation/Termination
3. Privacy Policy
4. Changes to this Agreement
5. Discount Term

### 1. Lifetime Membership Fee:

The lifetime membership is currently \$20. We may change this membership fee at anytime but changes will only apply to new members. The fee is non-refundable unless membership is canceled within the first 30 days after initial payment.

### 2. Cancellation/Termination:

You have the right to cancel your membership at any time with a written notice provided to ELAN Card Charlotte. If you cancel your membership, a refund will only be issued within the first 30 days after initial payment. No refunds will be available after the first 30 days.

We may terminate your membership at any time with or without notice for reasonable cause. You will receive written notification of said termination by ELAN Card Charlotte.

### 3. Privacy Policy:

This privacy notice applies solely to information collected by the ELAN Card Charlotte team and its website. We will not share any information collected or supplied voluntarily by you with any third party outside our organization.

### 4. Changes to this Agreement:

We may change the terms of this Agreement at any time without notice or liability and will provide a copy of the revised agreement to all participating members. Any change shall take effect immediately, unless otherwise provided.

### 5. Discount term:

ELAN Card Charlotte offers quarterly discount terms. Term 1 begins on January 1st, Term 2 begins on April 1st, Term 3 begins on July 1st, Term 4 begins on October 1st; as sponsors change their discount offerings, ELAN Card Charlotte will notify you the member via our website.