# **TERMS OF USE**

By using this website as a user ("You"), You agree to the following Terms and Conditions of Use and Privacy Policy. Please read them carefully before using this website.

#### **General Provisions**

This website is owned and operated by Kasey Louise Photography (hereafter "Our", "We" or "Company"). Our principal place of business is located in Dallas, Oregon.

Use of this website is at Your own risk. We host this site on a reputable platform and take reasonable efforts to maintain and host the site. However, We make no explicit representations or warranties as to the safety or Your individual use of the website. The Terms and Conditions of Use contained on this page is subject to change at any time.

# Age Requirements

You must be at least 13 to use our website, and if you are outside of the United States you must be the necessary age to utilize websites in your country of residence.

## **Intellectual Property Notice**

All text, photographs, graphics and other materials on this site are subject to the copyrights and other intellectual property rights of Kasey Louise Photography and are protected by United States Copyright Laws (USC Title 17). Website materials may not be copied for any reason, including your personal use, commercial use, or distribution, nor may these materials be modified or reposted to other sites, without the prior express written permission of Kasey Louise Photography. We may prosecute you to the fullest extent permissible should we choose to do so, including asking for financial penalties (damages) and/or an injunction forcing you to stop using our intellectual property immediately.

# **Digital Products**

By purchasing any product from Kasey Louise Photography on this website, you are granted one revocable, worldwide, non-exclusive license to the product(s) you have purchased. If you violate this license by giving or selling a copy of our product(s) to anyone, We reserve the right to invoice you for the licenses you have gifted to others and revoke your access to our products permanently.

## **Your Communications**

We own any and all communications displayed on Our website, servers, comments, emails, or other media as allowed by United States law and will not give credit or pay royalties for unsolicited user-generated content such as blog comments or emails. For more information on when and how We store and use Your communications or any data provided by You in those communications, please refer to Our Privacy Policy on this page.

We maintain a right to republish any submission in whole or in part as reasonably necessary in the course of Our business. You agree not to submit any content or communications that could be illegal or serve an unlawful purpose, including, but not limited to communications that are potentially libelous or maliciously false, obscene, abusive, negligent, or otherwise harmful or inappropriate.

# **Disclaimers**

Our website and related materials are provided for educational and informational use only. You agree to indemnify and hold harmless Our website and company for any direct or indirect loss or conduct incurred as a result of Your use of Our website and any related communications, including as a result of any consequences incurred from technological failures such as a payment processor error(s) or system failure(s). While We may reference certain results, outcomes, or situations on this website, You understand and acknowledge that We make no guarantee as to the accuracy of third-party statements contained herein or the likelihood of success for You as a result of these statements or any other statements anywhere on this website. If You have

medical, legal or financial questions, You should consult a medical professional, lawyer or CPA and/or CFP respectively. We expressly disclaim any and all responsibility for any actions or omissions You choose to make as a result of using this website, related materials, products, courses or the materials contained herein.

While Kasey Louise Photography may offer discounts or offers at various times, these discounts or offers may be terminated or amended at any time without explanation or warning. Sales, discounts, and offers will not be retroactively applied to past purchases.

This website is updated on a regular basis and while We try to make accurate statements in a timely and effective manner, We cannot guarantee that all materials and related media contained herein are entirely accurate, complete, or up to date. You expressly acknowledge and understand that any information or knowledge You gain as a result of using this website is used at Your own risk. If You see any errors or omissions and would like to let us know, please email us at kaseylouisephotography@gmail.com.

## Advertisements

We do not necessarily endorse or recommend any of the goods or services advertised on or through our websites. We do not necessarily endorse or recommend any affiliates using our services.

## **Earnings Disclaimer**

Kasey Louise Photography makes no income/financial claims, nor guarantees of any kind regarding the potential income that can be generated through Our website, communications, or Your participation in the purchase of any of Our products. Past results presented on the website are not an indication or promise of Your results. There is no guarantee You will earn any money using any of Our materials, and Your revenue is dependent solely on you and your actions or non-actions.

## **Affiliates**

This site may use affiliate links to sell certain products or services. We disclaim any and all liability as a result of Your purchase through one of these links. We will use reasonable efforts to notify You when and where We have placed affiliate links in addition to this disclaimer located in these Terms & Conditions. You accept express liability for any and all consequences or benefits of clicking the affiliate links contained on this website or related communications.

## **Termination**

If at any time Kasey Louise Photography feels You have violated these Terms and Conditions, Kasey Louise Photography shall immediately terminate Your use of Our website and any related communications as We deem appropriate. It is within Kasey Louise Photography's sole discretion to allow any user's access of Our website, and We may revoke this access at any time without notice, and if necessary, block Your IP address from further visits to Our site(s).

# **Entire Agreement**

The information contained herein constitutes the entire agreement between site users and Our company relating to the use of this website.

# Severability & No Waiver

If any part of these Terms and Conditions of Use is deemed unlawful and/or unenforceable, all other provisions contained herein will remain in full force and effect. Any failure by Kasey Louise Photography to enforce a provision of this Terms and Conditions of Use shall not constitute a waiver of any other portion or provision of this Terms and Conditions.

## **Headings**

Headings and titles are provided in this Terms and Conditions of Use for convenience only and will not be construed as part of the legal terms.

# **Venue & Jurisdiction**

This Terms and Conditions of Use and Our Privacy Policy shall be governed by and construed in accordance with the laws of the State of Oregon including all matters of construction, validity, performance, and enforcement, and without giving effect to the principles of conflict of laws. You agree that any dispute or lawsuit arising out of, or concerning, this Agreement that is not first resolved by arbitration shall be resolved exclusively in a federal or state court of competent jurisdiction located in Polk County, Oregon. You and The Kasey Louise Photography assume responsibility for their own collection costs and legal fees incurred should enforcement of these conditions should it become necessary.

## **Arbitration**

Any and all disputes or disagreements rising between Kasey Louise Photography and You out of this Terms and Conditions of Use upon which an amicable understanding cannot be reached, shall be decided by arbitration in accordance with the procedural rules of the American Arbitration Association. Kasey Louise Photography and You agree to be bound by the decision of the arbitrator(s). The arbitration proceeding shall take place in Dallas, Oregon. The cost and expenses of the arbitrators shall be shared equally by the parties. Each party shall be responsible for its own costs and expenses in presenting the dispute for arbitration.

# PRIVACY POLICY

By using this website as a user (hereafter "You"), You agree to the following Privacy Policy. Please read this policy carefully before using this website.

This website is owned and operated by Kasey Louise Photography (hereafter "Our", "We", or "Company"). Our principal place of business is located in Dallas, Oregon. For any privacy-related questions, you can reach us at kaseylouisephotography@gmail.com.

#### General

We at Kasey Louise Photography respect Your privacy. This Privacy Policy is designed to explain how We collect, use, share, and protect the personal information You provide to us when You access Our website, purchase Our goods or services, or engage with us on social media, as well as Your own rights to the information We collect. Please read this Privacy Policy carefully. We will alert You to any changes to this Policy by changing the "last updated" date at the top of this Policy. Any changes become effective immediately upon publication on Our website, and You waive specific notice of any changes to the Policy by continuing to use and access Our site(s). We encourage You to review this Privacy Policy periodically when You use Our website for any purpose or engage with us on social media. You are deemed to have accepted any changes to any revised Privacy Policy by Your continued use of Our website after the revised Privacy Policy is posted.

#### Information Collected

We collect a variety of information from You when You visit Our website, make purchases, or interact with us on social media. By accepting this Privacy Policy, You are specifically consenting to Our collection of the data described below, to Our use of the data, to the processing of this data, and to Our sharing of the data with third-party processors as needed for Our legitimate business interests The information We collect may include:

Personal Data: Personal Data is information that can be used to identify You specifically, including Your name, shipping address, email address, telephone number or demographic information like Your age, gender, or hometown. You consent to give us this information by providing it to us voluntarily on Our website or any mobile application. You provide some of this information when You register with or make purchases from Our website. You may also provide this information by participating in various activities associated with Our site, including responding to blogs, contacting us with questions, or participating in group training. Your decision to disclose this data is entirely voluntary. You are under no obligation to provide this information, but Your refusal may prevent You from accessing certain benefits from Our website or from making purchases.

Derivative Data: Derivative data is information that Our servers automatically collect about You when You access Our website, such as Your IP address, browser type, the dates and times that You access Our website, and the specific pages You view. If You are using a mobile application, Our servers may collect information about Your device name and type, Your phone number, Your country of origin, and other interactions with Our application.

Financial Data: Financial data is data that is related to Your payment methods, such as credit card or bank transfer details. We collect financial data in order to allow You to purchase, order, return or exchange products or services from Our website and any related mobile apps. We store limited financial data. Most financial data are transferred to Our payment processor and You should review these processors' Privacy Policy to determine how they use, disclose and protect Your financial data.

Social Networking Data: We may access personal information from social networking sites and apps, including Facebook, Instagram, TikTok, LinkedIn, Twitter, Snapchat, or other social networking sites or apps not named specifically here, which may include Your name, Your social network username, location, email address, age, gender, profile picture, and any other public information. If You do not want us to access this information, please go to the specific social networking site and change Your privacy settings.

Mobile Device Data: If You use Our website via a mobile device or app, We may collect information about Your mobile device, including device ID, model and manufacturer, and location information.

Other data: On occasion, You may give us additional data in order to enter into a contest or giveaway or to participate in a survey. You will be prompted for this information and it will be clear that You are offering this kind of information in exchange for an entry into such a contest or giveaway.

#### Use of Information

Your information allows us to offer You certain products and services, including the use of Our website, to fulfill Our obligations to You, to customize Your interaction with Our company and Our website, and to allow us to suggest other products and services We think might interest You. We generally store Your data and transmit it to a third-party for processing. However, to the extent We process Your data, We do so to serve Our legitimate business interests (such as providing You with the opportunity to purchase Our goods or services and interact with Our website).

Specifically, We may use the information and data described above to:

- 1. Create and administer Your account; and
- 2. Deliver any products or services purchased by You to You; and
- 3. Correspond with You; and
- 4. Process payments or refunds; and
- 5. Contact You about new offerings that We think You will be interested in; and
- 6. Interact with You via social media; and
- 7. Send You a newsletter or other updates about Our company or website; and
- 8. Deliver targeted advertising; and
- 9. Request feedback from You; and
- 10. Notify You of updates to Our product and service offerings; and
- 11. Resolve disputes and troubleshoot any problems; and
- 12. Administer contests or giveaways; and
- 13. Generate a profile that is personalized to You, so that future interactions with Our website will be more personal; and

- 14. Compile anonymous statistical data for Our own use or for a third-party's use; and
- 15. Assist law enforcement as necessary; and
- 16. Prevent fraudulent activity on Our website or mobile app; and
- 17. Analyze trends to improve Our website and offerings.

#### Disclosure of Information

We may share Your information with third-parties in certain situations. In particular, We may share Your data with third-party processors as needed to serve Our legitimate business interests, which include administration of Our website, administration of Your account, entering into contracts with You, communicating with You, taking orders for goods or services, delivering Our goods and services, identifying trends, protecting the security of Our company and website, and marketing additional goods and services to You. The legal basis for Our disclosure of Your data is both Your Consent to this Privacy Policy and Our own right to protect and promote Our legitimate business interests.

The following are specific reasons why We may share Your information.

Third-party Processing: We may disclose Your information to third-parties who assist us with various tasks, including payment processing, hosting services, email delivery and customer service. For more information, see the "Other Third-Parties" Section below.

By Law: We may share Your data as required by law or to respond to legal process, including a subpoena, or as necessary to protect the rights, property, and safety of others. This includes sharing information with other parties to prevent or address fraud and to avoid credit risks.

To Protect Our Company: We may use Your information to protect Our company, including to investigate and remedy any violations of Our rights or policies. We may also disclose Your information as reasonably necessary to acquire and maintain insurance coverage, manage risks, obtain financial or legal advice, or to exercise or defend against legal claims.

Affiliates: We may share Your personal information with Our business affiliates who promote Our product(s) or service(s) for a commission fee. We require Our affiliates to honor this Privacy Policy. They are not allowed to spam You and must disclose they are an affiliate for us. If they do not do so, they are in violation of their affiliate terms and this Privacy Policy, and any violation of this nature should be reported to kaseylouisephotography@gmail.com.

Advertisers: We may use third-party advertising companies to run and manage Our ads to produce ads that appear when You visit Our Website or mobile app. These companies may use information about Your visit to Our website and other websites that are contained in web cookies (as described below) to offer You personalized advertisements about goods and services that might interest You. We cannot control the activities of, such other advertisers or websites. You should consult the respective Privacy Policies of these third-party advertisers for more detailed information on their practices as well as for instructions about how to opt-out of certain practices.

Other Third-Parties: We may share information with advertisers, Our investors, or other third-parties for the purpose of conducting general business analysis. If We do so, We will make reasonable efforts to inform You if required by law.

Sale or Bankruptcy: In the event that Our company is sold, goes out of business or enters bankruptcy, Your information may be an asset that is transferred to a third-party successor. Such a successor is not bound by Our Privacy Policy and may have its own. You will be notified in the event Our Company is sold, goes out of business or enters bankruptcy.

Interaction with others: If You interact with others on Our website or mobile app, such as participating in a group chat or a group online course, other users may have access to some of Your data, including Your name, profile picture, and Your history of interaction with Our website, such as prior comments or posts.

Online postings: When You post online, Your posts may be viewed by others, and We may distribute Your comments outside the website.

External Links: Our website may include hyperlinks to other websites not controlled by us. We suggest You exercise caution when clicking on a hyperlink. Although We use reasonable care in including a hyperlink on Our own web page, We do not regularly monitor the websites of these third-parties, and are not responsible for any damage or consequences You suffer by using these hyperlinks. We are not bound by the Privacy Policies of any third-party website that You access by a hyperlink, nor are they bound by ours. We encourage You to read the Policies of those third-party websites before interacting with them or making purchases. They may collect different information and use different methods than We do.

Other purposes: We may disclose Your personal data as necessary to protect Your interests or the vital interests of others or Our company.

# **Tracking Technologies**

Cookies, Log Files, and Web Beacons: Like many other websites, We make use of log files. These files merely log visitors to the site – usually a standard procedure for hosting companies and a part of hosting services' analytics. The information inside the log files includes internet protocol (IP) addresses, browser type, Internet Service Provider (ISP), date/time stamp, referring/exit pages, and possibly the number of clicks. This information is used to analyze trends, administer the site, track users' movement around the site, and gather demographic information. IP addresses and other such information are not linked to any information that is personally identifiable.

We also use cookies – small text files sent to us by Your computer – and web beacons to store certain information. We may use cookies to authenticate Your identity, to determine if You are logged onto Our website, for personalization, for security, for targeted advertising, or for analysis of the performance of Our website and services. For example, cookies allow us to recommend blog posts to You based on what You have read on Our site in the past. We use cookies that are not specific to Your account but unique enough to allow us to analyze general trends and use and to customize Your interaction with Our website.

Most browsers are set to accept cookies by default. In addition, when You first encounter Our website, You will be asked to "consent to cookies." If You wish to disable cookies, You may do so through Your individual browser options. However, this may affect Your ability to use or make purchases from Our website. By continuing to use Our website and not disabling cookies on Your browser, You are consenting to Our use of cookies in accordance with the terms of this policy.

In addition, We may use third-party software to post advertisements on Our website or mobile app to oversee marketing or email campaigns or manage other company initiatives. This third-party software may use cookies or similar tracking technology. We have no control over these third-parties or their use of cookies. For more information on opting out of interest-based ads, visit the Network Advertising Initiative Opt-Out Tool or Digital Advertising Alliance Opt-Out Tool.

## Website Analytics

We may partner with third-party analytic companies, including but not limited to Google Analytics. The analytic companies may also use cookies or other tracking technologies to analyze visitors' use of Our website or mobile app to determine the popularity of the content and better understand online activity. We do not transfer personal information to these third-party vendors.

# **Processing Your Information**

In most circumstances, We do not process Your information in-house but give it to third-party processors for processing. For example, when PayPal takes Your payment information, they are a third-party processor. They process Your payment and remit the funds to Us.

We may, from time to time, process Your data internally. Our purposes in processing this information are to administer, maintain, and improve Our website and offerings, to enter into contracts with You, to fulfill the terms of those contracts, to keep records of Our transactions and interactions, to be able to provide You with goods and services, to comply with Our legal obligations, to obtain professional advice, and to protect the

rights and interests of Our company, Our customers (including You), and any third-parties. We may process the following data:

- 1. Data associated with Your account, such as Your name, address, email address and payment information
- 2. Data about Your usage of Our website, such as Your IP address, geographical information, and how long You accessed Our website and what You viewed.
- 3. Data related to Your personal profile, such as Your name, address, profile picture, interests and hobbies, or employment details.
- 4. Data that You provide us in the course of using Our services.
- 5. Data that You post on Our website, such as comments or responses to blogs.
- 6. Data that You submit to us when You make an inquiry regarding Our website or offerings.
- 7. Data related to Your transactions with us, including Your purchase of Our goods or services. This information may include contact details and payment information.
- 8. Data that You provide to us when You subscribe to Our emails or newsletters, including Your email address and contact information.
- 9. Data that You submit to us via correspondence, such as when You email us with questions.
- 10. Any other data identified in this policy, for the purpose of complying with Our legal obligations, or to protect the vital interests of You or any other natural person.

## **Data Retention**

We retain personal data as long as it is needed to conduct Our legitimate business purposes or to comply with Our legal obligations, or until You ask Us to delete Your data. For example, We will retain certain personal information indefinitely for the purposes of maintaining Your account, unless and until You delete Your account. Data that We gather for a specific and particular purpose, such as assisting law enforcement or analyzing trends, will not be kept for longer than is necessary for that particular purpose. Data that is no longer needed by us for any of the purposes listed above will be permanently deleted.

You may request that We delete Your data at any time. However, note that We cannot control the retention policies of third-parties. If You wish to have any third-parties, including those to whom We've transmitted Your data, delete that data, You will need to contact those third-parties directly. You may request from us a list of all third parties to whom We have transmitted Your data.

## Minors

This website is not designed for use by children under the age of 13, and We do not knowingly solicit personal data from anyone under the age of 13. If You are under the age of 13, do not access or use Our website or related products or services. If You become aware that We have collected data of anyone under the age of 13, please contact us so that We may delete that data.

# **Your Rights**

You have certain rights with respect to Your personal data, as outlined within this Privacy Policy. We may charge You a reasonable fee for actions that You ask us to take with respect to Your data. We also reserve the right to request that You provide us with evidence of Your identity before We take any action with respect to the exercise of Your data rights. Further, Your rights may be restricted or nullified to the extent they conflict with Our compelling business interests, the public interest, or the law.

*Update Account Information:* You have the right to update or change any information You have provided to us. To update or delete Your information, please contact us at westernlilyphotography.com.

Confirm Personal Data and Its Use: You have the right to request that We confirm what data We hold about You, and for what purposes. You also have the right to confirmation of whether We process Your data or deliver Your data to third-party processors, and for what purposes. We will supply You with copies of Your personal data unless doing so would affect the rights and freedoms of others.

Change Consent: You have the right to change Your consent to Our use of Your information. In such cases, We may require You to delete Your account with us, as described above, and You may not have full access to Our website.

Opt-Out of Communications: If you do not wish to receive marketing communications from Us, you can unsubscribe via the link in an email you have received.

Request a Copy of Data: You have the right to request a digital copy of the data that We hold about You. Your first request for a copy of Your personal data will be provided free of charge; subsequent requests will incur a reasonable fee.

Transfer Your Data: You have the right to request that We gather and transfer Your data to another controller, in a commonly used and machine-readable format, unless doing so would cause us an undue burden.

Delete All Data: You have the right to request that We delete all data that We hold about You, and We must delete such data without undue delay. There are exceptions to this right, such as when keeping Your data is required by law, is necessary to exercise the right of freedom of expression and information, is required for compliance with a legal obligation, or is necessary for the exercise or defense of legal claims. Such a request may result in termination of Your account with us and You may have limited or no use of Our website.

Marketing Communications: You may opt-out of receiving any third-party marketing communications or having Your personal information used for marketing purposes. Processing: In some circumstances, You may restrict the processing of Your data, such as when You contest the accuracy of Your data or when You have objected to processing, pending the verification of that objection. When processing has been restricted, We will continue to store Your data but will not pass it on to third-party processors without Your consent, or as necessary to comply with legal obligations or protect Your rights or those of others or Our company. In addition, You may opt-out of any processing of Your data altogether. Doing so may result in the termination of Your account and loss of access to Our website.

Complaints: You have the right to complain to a supervising authority if You believe We are misusing Your data or have violated any of Your rights under this Privacy Policy or applicable law.

# **Newsletter and Marketing**

You may volunteer certain information to Us that is used for email and marketing purposes. This information includes, but is not limited to, Your name and email. You can unsubscribe from any future communications via email, but We reserve the right to maintain a database of past email subscribers. We reserve the right to use this information as reasonably necessary in Our business and as provided by law. Your information will be shared with reasonably necessary parties for the ordinary course of conducting Our business, such as through Facebook ads or other marketing campaigns.

#### Data Breach Procedures

We take all reasonable steps to protect Your personal data and keep Your information secure. We use recognized online secure payment systems and implement generally accepted standards of security to protect against personal data loss or misuse. However, no security measure is foolproof, and no method of data transmission can be guaranteed against interception or misuse. We cannot guarantee complete security of any information You transmit to us.

By consenting to this Privacy Policy, You acknowledge that Your personal data may be available, via the internet, around the world. We cannot prevent the use or misuse of Your data by other parties.

In the unlikely event, customer data has been lost, stolen, or potentially compromised, Our policy is to alert our customers via email no later than 72 hours of Our company becomes aware of the event. We will also report such incidents to any required data protection authority. We will work closely with any customers affected to determine the next steps such as any end-user notifications, needed patches, and how to avoid any similar event in the future.

# **Privacy Policy Changes**

Although most changes are likely to be minor, We may change our Privacy Policy from time to time, and at Our sole discretion.

#### **Notice to California Residents**

The California Privacy Protection Act and the California Business and Professions Code require that We summarize Your privacy rights. Company will provide You with the categories of personally identifiable information that is collected through this website and the categories of third-party entities with whom such personal information may be used at Your request. California law allows You to control who We can and cannot share your personal information with. To obtain any information You are entitled to under California law, please send a request by email or through the contact form on this website. There is no charge for requesting this information from Company.

# International Privacy and GDPR Disclaimer

This website's servers are located within the United States. Thus, if you are visiting this website from outside the United States, you agree that you are sending information to the United States. If you are a member of the EU, Your data is protected by appropriate safeguards, namely the EU-US Privacy Shield and GDPR. By clicking submit to any opt-ins on this website, You consent to the collection of your name and email and will receive communications from Company. You have the right to object to the processing of Your data at any time. Your information will not be shared with any third-parties in the EU.