

## Terms of Use

Effective date: August 21, 2024

Summer, PBC provides resources to help you plan for the cost of college and ongoing education, as well as manage and repay your student debt. Please read on to learn the rules and restrictions that govern your use of our website(s), products, services and applications (the “Services”).

If you have any questions, comments, or concerns regarding these terms or the Services, please contact us at Email: [support@meetsummer.com](mailto:support@meetsummer.com); Address: 33 Irving Place, New York, NY 10003.

These Terms of Use (the “Terms”) are a binding contract between you and **SUMMER, PBC** (“Summer,” “we” and “us”). Your use of the Services in any way means that you agree to all of these Terms, and these Terms will remain in effect while you use the Services. These Terms include the provisions in this document as well as those in the [Privacy Policy](#) and our [Consumer Privacy Notice](#). **Your use of or participation in certain Services may also be subject to additional policies, rules and/or conditions (“Additional Terms”), which are incorporated herein by reference, and you understand and agree that by using or participating in any such Services, you agree to also comply with these Additional Terms.**

**Please read these Terms carefully, as they cover important information about Services provided to you. These Terms include information about [future changes to these Terms](#), [limitations of liability](#), [a class action waiver and resolution of disputes by arbitration instead of in court](#). PLEASE NOTE THAT YOUR USE OF AND ACCESS TO OUR SERVICES ARE SUBJECT TO THE FOLLOWING TERMS; IF YOU DO NOT AGREE TO ALL OF THE FOLLOWING, YOU MAY NOT USE OR ACCESS THE SERVICES IN ANY MANNER.**

**ARBITRATION NOTICE AND CLASS ACTION WAIVER:** EXCEPT FOR CERTAIN TYPES OF DISPUTES DESCRIBED IN THE [ARBITRATION AGREEMENT SECTION BELOW](#), YOU AGREE THAT DISPUTES BETWEEN YOU AND US WILL BE RESOLVED BY BINDING, INDIVIDUAL ARBITRATION AND YOU WAIVE YOUR RIGHT TO PARTICIPATE IN A CLASS ACTION LAWSUIT OR CLASS-WIDE ARBITRATION.

### **Will these Terms ever change?**

We are constantly trying to improve our Services, so these Terms may need to change along with our Services. We reserve the right to change the Terms at any time, but if we do, we will place a notice on our site located at <https://www.meetsummer.com>. If any changes materially reduce your rights or increase your responsibilities, we will send you an email, or attempt to notify you by some other means.

If you don’t agree with the new Terms, you are free to reject them; unfortunately, that means you will no longer be able to use the Services. If you use the Services in any way after a change to the Terms is effective, that means you agree to all of the changes.

Except for changes by us as described here, no other amendment or modification of these Terms will be effective unless in writing and signed by both you and us.

### **What about my privacy?**

Summer takes the privacy of its users very seriously. For the current Summer Privacy Policy, please click [here](#).

Additionally, we will use and share any Non-Public Information as defined by the Gramm-Leach-Bliley Act (“GLBA”) that we collect from or about you related to your use of that product or service in accordance with our [Consumer Privacy Notice](#).

### Children’s Online Privacy Protection Act

The Children’s Online Privacy Protection Act (“COPPA”) requires that online service providers obtain parental consent before they knowingly collect personally identifiable information online from children who are under 13 years of age. We do not knowingly collect or solicit personally identifiable information from children under 13 years of age; if you are a child under 13 years of age, please do not attempt to register for or otherwise use the Services or send us any personal information. If we learn we have collected personal information from a child under 13 years of age, we will delete that information as quickly as possible. If you believe that a child under 13 years of age may have provided us personal information, please contact us at support@meetsummer.com.

### What are the basics of using Summer?

The Services include a variety of solutions for individuals, including in the form of benefits that employers can make available to their employees.

In order to access the Services, you will be asked to register and create a user account. To sign up for a user account, you may be required to select a password and provide your email address (“Summer User ID”), and provide us with certain information or data, such as your contact information. You promise to provide us with accurate, complete, and updated registration information about yourself. You may not select as your Summer User ID a name that you do not have the right to use, or another person’s name with the intent to impersonate that person. You may not transfer your account to anyone else without our prior written permission.

Additionally, you may be able to access certain parts or features of the Services by using your account credentials from other services (each, a “Third Party Account”), such as those offered by your employer, Google or Microsoft. By using the Services through a Third Party Account, you permit us to access certain information from such account for use by the Services. You are ultimately in control of how much information is accessible to us and may exercise such control by adjusting your privacy settings on your Third Party Account.

You represent and warrant that you are an individual of legal age to form a binding contract (or if not, you’ve received your parent’s or guardian’s permission to use the Services and have gotten your parent or guardian to agree to these Terms on your behalf). If you’re agreeing to these Terms on behalf of an organization or entity, you represent and warrant that you are authorized to agree to these Terms on that organization’s or entity’s behalf and bind them to these Terms (in which case, the references to “you” and “your” in these Terms, except for in this sentence, refer to that organization or entity).

You will only use the Services for your own internal, personal use, and not for business or commercial purposes or on behalf of or for the benefit of any third party unless expressly authorized by us, and only in a manner that complies with all laws that apply to you. If your use of the Services is prohibited by applicable laws, then you aren’t authorized to use the Services. We can’t and won’t be responsible for your using the Services in a way that breaks the law.

You will not share your Summer User ID, account or password with anyone, and you must protect the security of your Summer User ID, account, password and any other access tools or credentials. You're responsible for any activity associated with your Summer User ID and account.

### **What about messaging?**

As part of the Services, you may receive communications through the Services, including messages that Summer sends you (for example, via email or SMS). When signing up for the Services, you will receive a welcome message and instructions on how to stop receiving messages. **By signing up for the Services and providing us with your wireless number, you confirm that you want Summer to send you information that we think may be of interest to you, which may include Summer using automated dialing technology to text you at the wireless number you provided. You agree to receive communications from Summer, and you represent and warrant that each person you register for the Services or for whom you provide a wireless phone number has consented to receive communications from Summer.** You agree to indemnify and hold Summer harmless from and against any and all claims, liabilities, damages (actual and consequential), losses and expenses (including attorneys' fees) arising from or in any way related to your breach of the foregoing.

### **Are there restrictions in how I can use the Services?**

You represent, warrant, and agree that you will not provide or contribute anything, including any Content (as that term is defined below), to the Services, or otherwise use or interact with the Services, in a manner that:

- (a) infringes or violates the intellectual property rights or any other rights of anyone else (including Summer);
- (b) violates any law or regulation, including, without limitation, any applicable export control laws, privacy laws or any other purpose not reasonably intended by Summer;
- (c) is dangerous, harmful, fraudulent, deceptive, threatening, harassing, defamatory, obscene, or otherwise objectionable;
- (d) jeopardizes the security of your Summer User ID, account or anyone else's (such as allowing someone else to log in to the Services as you);
- (e) attempts, in any manner, to obtain the password, account, or other security information from any other user;
- (f) violates the security of any computer network, or cracks any passwords or security encryption codes;
- (g) runs Maillist, Listserv, any form of auto-responder or "spam" on the Services, or any processes that run or are activated while you are not logged into the Services, or that otherwise interfere with the proper working of the Services (including by placing an unreasonable load on the Services' infrastructure);
- (h) "crawls," "scrapes," or "spiders" any page, data, or portion of or relating to the Services or Content (through use of manual or automated means);
- (i) copies or stores any significant portion of the Content; or
- (j) decompiles, reverse engineers, or otherwise attempts to obtain the source code or underlying ideas or information of or relating to the Services.

A violation of any of the foregoing is grounds for termination of your right to use or access the Services.

### **What are my rights in the Services?**

The materials displayed or performed or available on or through the Services, including, but not limited to, text, graphics, data, articles, photos, images, illustrations and so forth (all of the foregoing, the “Content”) are protected by copyright and/or other intellectual property laws. You promise to abide by all copyright notices, trademark rules, information, and restrictions contained in any Content you access through the Services, and you won’t use, copy, reproduce, modify, translate, publish, broadcast, transmit, distribute, perform, upload, display, license, sell, commercialize or otherwise exploit for any purpose any Content not owned by you, (i) without the prior consent of the owner of that Content or (ii) in a way that violates someone else’s (including Summer’s) rights.

Subject to these Terms, we grant each user of the Services a worldwide, non-exclusive, non-sublicensable and non-transferable license to use (i.e., to download and display locally) Content solely for purposes of personal use of the Services. Use, reproduction, modification, distribution or storage of any Content for any purpose other than personal use of the Services is expressly prohibited without prior written permission from us. You understand that Summer owns the Services. You agree that you won’t modify, publish, transmit, participate in the transfer or sale of, reproduce (except as expressly provided in this Section), create derivative works based on, or otherwise exploit any of the Services. The Services may allow you to copy or download certain Content, but please remember that even where these functionalities exist, all the restrictions in this section still apply.

### **Who is responsible for what I see and do on the Services?**

Any information or Content publicly posted or privately transmitted through the Services is the sole responsibility of the person from whom such Content originated, and you access all such information and Content at your own risk. We aren’t liable for any errors or omissions in that information or Content or for any damages or loss you might suffer in connection with it. We cannot control and have no duty to take any action regarding how you may interpret and use the Content or what actions you may take as a result of having been exposed to the Content, and you hereby release us from all liability for you having acquired or not acquired Content through the Services. We can’t guarantee the identity of any users with whom you interact in using the Services and are not responsible for which users gain access to the Services.

You are responsible for all Content you contribute, in any manner, to the Services, and you represent and warrant you have all rights necessary to do so, in the manner in which you contribute it.

The Services may contain links or connections to third-party websites or services that are not owned or controlled by Summer. This may include connections you make, or that Summer makes on your behalf, to third party accounts to verify student loan balances and payments and other financial information. When you access third-party websites or use third-party services, you accept that there are risks in doing so, and that Summer is not responsible for such risks.

The Services may contain calculators to provide estimates of savings or matching amounts (“Calculators”). These Calculators are for illustrative and informational purposes only. Summer makes no representations that the amounts reflected through the Calculators will be accurate.

If you submit a financial program application through the Services for PSLF or an IDR or similar plan (collectively, the “Financial Program Applications”), you expressly authorize us to file such Financial Program Applications on your behalf with the U.S. Department of Education or other applicable entities.

Please be advised that your financial program servicers and/or governmental bodies may verify the information you provided. Responsibility for the information you provide in your Financial Program Applications is your sole responsibility and Summer has no duty or obligation to verify any information provided by you.

The Services may allow you to arrange to receive contributions to student loans from your employer (“Student Loan Contributions”). You acknowledge and agree that you are, and continue to be, solely responsible for all amounts due and payable under your student loan and that you should continue to make your regular payments despite any Student Loan Contributions you may receive. Summer is not responsible for making any payments on your student loans. We use a third party to process any employer-funded loan payments or other transactions. By using these Services, you represent and warrant that you have all necessary rights and authorizations to make and/or receive these Student Loan Contributions and that you are only providing information about your own student loans. Summer does not assume any responsibility for payments made incorrectly in or out of an account based on information provided by you. You hereby authorize Summer and its third-party service providers to debit and credit, or facilitate the debiting and crediting of, your accounts for payments you authorize or arrange through or in connection with the Services. You agree that any transactions you authorize will comply with all applicable law. You further understand that this authorization will remain in full force until you notify Summer that you wish to revoke this authorization by contacting us at support@meetsummer.com. You understand that Summer requires at least 30 business days’ prior notice in order to cancel this authorization.

Summer has no control over, and assumes no responsibility for, the content, accuracy, privacy policies, or practices of or opinions expressed in any third-party websites or by any third party that you interact with through the Services. In addition, Summer will not and cannot monitor, verify, censor or edit the content of any third-party website or service. We encourage you to be aware when you leave the Services and to read the terms and conditions and privacy policy of each third-party website or service that you visit or utilize. By using the Services, you release and hold us harmless from any and all liability arising from your use of any third-party website or service.

If there is a dispute between participants on our website(s) or the Services, or between users and any third party, you agree that Summer is under no obligation to become involved. In the event that you have a dispute with one or more other users, you release Summer, its directors, officers, employees, agents, and successors from claims, demands, and damages of every kind or nature, known or unknown, suspected or unsuspected, disclosed or undisclosed, arising out of or in any way related to such disputes and/or our Services. You shall and hereby do waive California Civil Code Section 1542 or any similar law of any jurisdiction, which says in substance: “A general release does not extend to claims that the creditor or releasing party does not know or suspect to exist in his or her favor at the time of executing the release and that, if known by him or her, would have materially affected his or her settlement with the debtor or released party.”

**Will Summer ever change the Services?**

We’re always trying to improve our Services, so they may change over time. We may suspend or discontinue any part of the Services, or we may introduce new features or impose limits on certain features or restrict access to parts or all of the Services. We’ll try to give you notice when we make a material change to the Services that would adversely affect you, but this isn’t always practical. We reserve the right to remove any Content from the Services at any time, for any reason (including, but not

limited to, if someone alleges you contributed that Content in violation of these Terms), in our sole discretion, and without notice.

### **Do the Services cost anything?**

In most cases, the Services will be paid for by an organization with whom you have a direct or indirect relationship, but in some cases, users may be directly responsible for payment. Additional Terms presented at the time of purchase will apply to all paid services and are deemed part of these Terms.

### **What if I want to stop using the Services?**

You're free to stop using the Services and close your account at any time by contacting us at support@meetsummer.com; please refer to our [Privacy Policy](#) to understand how we treat information you provide to us after you have stopped using our Services.

Summer is also free to terminate (or suspend access to) your use of the Services or your account for any reason in our sole discretion, including your breach of these Terms. Summer has the sole right to decide whether you are in violation of any of the restrictions set forth in these Terms.

Account termination may result in destruction of any Content associated with your account, so keep that in mind before you decide to terminate your account. If you have terminated your account, Summer will no longer be able to facilitate any student loan payments on your behalf. It is your sole responsibility to make your student loan payments following any account termination.

If you have terminated your account by mistake, contact us immediately at support@meetsummer.com – we will try to help, but unfortunately, we can't promise that we can recover or restore anything.

Provisions that, by their nature, should survive termination of these Terms shall survive termination. By way of example, all of the following will survive termination: any obligation you have to pay us or indemnify us, any limitations on our liability, any terms regarding ownership or intellectual property rights, and terms regarding disputes between us, including, without limitation, the arbitration agreement.

### **What else do I need to know?**

**Inaccuracies.** The Services display your financial and other information, which through no fault of our own, may be inaccurate or false. It is the user's responsibility to review and verify any such financial information against account statements and other materials received from student loan lenders or other financial institutions as applicable. If you believe that the financial information you have provided to us in connection with your Summer user account does not accurately reflect your student loan payment history or other financial information, we recommend that you contact your student loan servicers and providers and/or the U.S. Department of Education or the financial institution which holds your account. Once you have confirmed any corrections needed to your financial information, please provide us with the updated information. For assistance in making such corrections, please contact us at support@meetsummer.com.

**Warranty Disclaimer.** You agree that we are not a financial institution, credit repair company, debt consolidator, debt adjustor, credit reporting agency, loan servicer or investment advisor or broker. Any information provided through the Services is not intended to provide financial, legal or tax advice. You also agree that you understand that we are not affiliated with the U.S. Department of Education, and

bear no authority to approve or reject your Financial Program Applications. Summer and its licensors, suppliers, partners, parent, subsidiaries or affiliated entities, and each of their respective officers, directors, members, employees, consultants, contract employees, representatives and agents, and each of their respective successors and assigns (Summer and all such parties together, the "Summer Parties") make no representations or warranties concerning the Services, including without limitation regarding any Content contained in or accessed through the Services, and the Summer Parties will not be responsible or liable for the accuracy, copyright compliance, legality, or decency of material contained in or accessed through the Services or any claims, actions, suits procedures, costs, expenses, damages or liabilities arising out of your use of, or in any way related to your participation in, the Services. The Summer Parties make no representations or warranties regarding suggestions or recommendations of services or products offered or purchased through or in connection with the Services. You assume total responsibility and risk for your use of the Services, including any financial program applications filed on your behalf. THE SERVICES AND CONTENT ARE PROVIDED BY SUMMER (AND ITS LICENSORS AND SUPPLIERS) ON AN "AS-IS" BASIS, WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, OR THAT USE OF THE SERVICES WILL BE UNINTERRUPTED OR ERROR-FREE. SOME STATES DO NOT ALLOW LIMITATIONS ON HOW LONG AN IMPLIED WARRANTY LASTS, SO THE ABOVE LIMITATIONS MAY NOT APPLY TO YOU.

We make no representation that any recommendations provided through the Services, including student loan refinancing and/or consolidation, or any financial program application that is filed on your behalf, will be accepted or approved by a third-party financial institution or governmental body, or will be successful or achieve a particular outcome. We assume no liability, obligation or responsibility for any such third-party financial institution or government body listed through the Services, their actions or your relationship with them. Any correspondence, applications, or agreements, including the delivery of and the payment for goods and services, and any other terms, conditions, warranties or representations associated with your relationship with such third parties, are solely between you and the third party. In using our Services, we do not guarantee that you will be able to reduce your student loan debt or receive forbearance or forgiveness.

Limitation of Liability. TO THE FULLEST EXTENT ALLOWED BY APPLICABLE LAW, UNDER NO CIRCUMSTANCES AND UNDER NO LEGAL THEORY (INCLUDING, WITHOUT LIMITATION, TORT, CONTRACT, STRICT LIABILITY, OR OTHERWISE) SHALL ANY OF THE SUMMER PARTIES BE LIABLE TO YOU OR TO ANY OTHER PERSON FOR (A) ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE OR CONSEQUENTIAL DAMAGES OF ANY KIND, INCLUDING DAMAGES FOR LOST PROFITS, BUSINESS INTERRUPTION, LOSS OF DATA, LOSS OF GOODWILL, WORK STOPPAGE, ACCURACY OF RESULTS, OR COMPUTER FAILURE OR MALFUNCTION, (B) ANY SUBSTITUTE GOODS, SERVICES OR TECHNOLOGY, (C) ANY AMOUNT, IN THE AGGREGATE, IN EXCESS OF THE GREATER OF (I) ONE-HUNDRED (\$100) DOLLARS OR (II) THE AMOUNTS PAID AND/OR PAYABLE BY YOU TO SUMMER IN CONNECTION WITH THE SERVICES IN THE TWELVE (12) MONTH PERIOD PRECEDING THIS APPLICABLE CLAIM OR (D) ANY MATTER BEYOND OUR REASONABLE CONTROL. SOME STATES DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL OR CERTAIN OTHER DAMAGES, SO THE ABOVE LIMITATION AND EXCLUSIONS MAY NOT APPLY TO YOU.

Indemnity. You agree to indemnify and hold the Summer Parties harmless from and against any and all claims, liabilities, damages (actual and consequential), losses and expenses (including attorneys' fees) arising from or in any way related to any claims relating to (a) your use of the Services (including any actions taken by a third party using your account), and (b) your violation of these Terms. In the event of such a claim, suit, or action ("Claim"), we will attempt to provide notice of the Claim to the contact

information we have for your account (provided that failure to deliver such notice shall not eliminate or reduce your indemnification obligations hereunder).

Assignment. You may not assign, delegate or transfer these Terms or your rights or obligations hereunder, or your Services account, in any way (by operation of law or otherwise) without Summer's prior written consent. We may transfer, assign, or delegate these Terms and our rights and obligations without consent.

Choice of Law. These Terms are governed by and will be construed under the Federal Arbitration Act, applicable federal law, and the laws of the State of New York, without regard to the conflicts of laws provisions thereof.

Arbitration Agreement. Please read the following ARBITRATION AGREEMENT carefully because it requires you to arbitrate certain disputes and claims with Summer and limits the manner in which you can seek relief from Summer. Both you and Summer acknowledge and agree that for the purposes of any dispute arising out of or relating to the subject matter of these Terms, Summer's officers, directors, employees and independent contractors ("Personnel") are third-party beneficiaries of these Terms, and that upon your acceptance of these Terms, Personnel will have the right (and will be deemed to have accepted the right) to enforce these Terms against you as the third-party beneficiary hereof.

*(a) Arbitration Rules; Applicability of Arbitration Agreement.* The parties shall use their best efforts to settle any dispute, claim, question, or disagreement arising out of or relating to the subject matter of these Terms directly through good-faith negotiations, which shall be a precondition to either party initiating arbitration. If such negotiations do not resolve the dispute, it shall be finally settled by binding arbitration in New York County, New York. The arbitration will proceed in the English language, in accordance with the JAMS Streamlined Arbitration Rules and Procedures (the "Rules") then in effect, by one commercial arbitrator with substantial experience in resolving intellectual property and commercial contract disputes. The arbitrator shall be selected from the appropriate list of JAMS arbitrators in accordance with such Rules. Judgment upon the award rendered by such arbitrator may be entered in any court of competent jurisdiction.

*(b) Costs of Arbitration.* The Rules will govern payment of all arbitration fees. Summer will pay all arbitration fees for claims less than seventy-five thousand (\$75,000) dollars. Summer will not seek its attorneys' fees and costs in arbitration unless the arbitrator determines that your claim is frivolous.

*(c) Small Claims Court; Infringement.* Either you or Summer may assert claims, if they qualify, in small claims court in New York County, New York or any United States county where you live or work. Furthermore, notwithstanding the foregoing obligation to arbitrate disputes, each party shall have the right to pursue injunctive or other equitable relief at any time, from any court of competent jurisdiction, to prevent the actual or threatened infringement, misappropriation or violation of a party's copyrights, trademarks, trade secrets, patents or other intellectual property rights.

*(d) Waiver of Jury Trial.* YOU AND SUMMER WAIVE ANY CONSTITUTIONAL AND STATUTORY RIGHTS TO GO TO COURT AND HAVE A TRIAL IN FRONT OF A JUDGE OR JURY. You and Summer are instead choosing to have claims and disputes resolved by arbitration. Arbitration procedures are typically more limited, more efficient, and less costly than rules applicable in court and are subject to very limited review by a court. In any litigation between you and Summer over whether to vacate or enforce an arbitration award, YOU AND SUMMER WAIVE ALL RIGHTS TO A JURY TRIAL, and elect instead to have the dispute be resolved by a judge.



(e) *Waiver of Class or Consolidated Actions.* ALL CLAIMS AND DISPUTES WITHIN THE SCOPE OF THIS ARBITRATION AGREEMENT MUST BE ARBITRATED OR LITIGATED ON AN INDIVIDUAL BASIS AND NOT ON A CLASS BASIS. CLAIMS OF MORE THAN ONE CUSTOMER OR USER CANNOT BE ARBITRATED OR LITIGATED JOINTLY OR CONSOLIDATED WITH THOSE OF ANY OTHER CUSTOMER OR USER. If however, this waiver of class or consolidated actions is deemed invalid or unenforceable, neither you nor Summer is entitled to arbitration; instead all claims and disputes will be resolved in a court as set forth in (g) below.

(f) *Opt-out.* You have the right to opt out of the provisions of this Section by sending written notice of your decision to opt out to the following address: 33 Irving Place, New York, NY 10003 postmarked within thirty (30) days of first accepting these Terms. You must include (i) your name and residence address, (ii) the email address and/or telephone number associated with your account, and (iii) a clear statement that you want to opt out of these Terms' arbitration agreement.

(g) *Exclusive Venue.* If you send the opt-out notice in (f), and/or in any circumstances where the foregoing arbitration agreement permits either you or Summer to litigate any dispute arising out of or relating to the subject matter of these Terms in court, then the foregoing arbitration agreement will not apply to either party, and both you and Summer agree that any judicial proceeding (other than small claims actions) will be brought in the state or federal courts located in, respectively, New York County, New York, or the federal district in which that county falls.

(h) *Severability.* If the prohibition against class actions and other claims brought on behalf of third parties contained above is found to be unenforceable, then all of the preceding language in this Arbitration Agreement section will be null and void. This arbitration agreement will survive the termination of your relationship with Summer.

*Miscellaneous.* You will be responsible for paying, withholding, filing, and reporting all taxes, duties, and other governmental assessments associated with your activity in connection with the Services, provided that the Summer may, in its sole discretion, do any of the foregoing on your behalf or for itself as it sees fit. The failure of a party to exercise, in any way, any right herein shall not be deemed a waiver of any further rights hereunder. If any provision of these Terms are found to be unenforceable or invalid, that provision will be limited or eliminated, to the minimum extent necessary, so that these Terms shall otherwise remain in full force and effect and enforceable. You and Summer agree that these Terms and the Privacy Policy are the complete and exclusive statement of the mutual understanding between you and Summer, and that these Terms supersede and cancel all previous written and oral agreements, communications and other understandings relating to the subject matter of these Terms. You hereby acknowledge and agree that you are not an employee, agent, partner, or joint venturer of Summer, and you do not have any authority of any kind to bind Summer in any respect whatsoever.

Except as expressly set forth in the section above regarding the arbitration agreement, you and Summer agree there are no third-party beneficiaries intended under these Terms.