

FLC.Fund Terms and Conditions

Effective Date: October 1, 2026

Agreement Between You and FLC.Fund

Welcome to FLC.Fund (the “Site”). The Site is operated by Camp Emmanuel, a ministry of Liberty Christian Fellowship, in support of the Family Life Center (“FLC”) building project.

These Terms and Conditions (“Terms”) govern your access to and use of FLC.Fund, including your participation in the fundraising campaign. By accessing or using the Site, selecting Squares, submitting content, or making a contribution, you agree to these Terms. Please read them carefully and retain a copy for your records.

For purposes of these Terms, “we,” “us,” and “our” refer to Camp Emmanuel and the organization legally responsible for operating FLC.Fund. “You” and “Donor” refer to any individual or organization using the Site or making a contribution.

1. Purpose of FLC.Fund

FLC.Fund is an online fundraising platform established to support Phase 4 of the Family Life Center building project at Camp Emmanuel.

Through the Site, individuals, businesses, and other organizations may make contributions associated with one or more designated display spaces, referred to as “Squares,” on a digital fundraising banner.

Squares provide an opportunity for donors to be recognized in connection with the FLC project. A Square does not represent the purchase of property or ownership in the building, the organization, or any other asset.

2. Square Selection and Personalization

Square Selection. Donors may select available Squares through the Site. A selection is subject to availability and is not considered confirmed until the associated payment has been successfully processed.

Personalization. Donors may submit a company name, logo, message, phrase, or meaningful saying for display in connection with their selected Square(s). All submitted material is referred to as “Donor Content.”

Content Review. We reserve the right to review, decline, edit for formatting, remove, or refuse to display any Donor Content that we reasonably determine to be inappropriate, unlawful, misleading, offensive, inconsistent with the mission and values of Camp Emmanuel, or likely to violate another party's rights.

We may also decline content that is technically unsuitable for the digital or printed banner. We are not obligated to publish every submission.

Accuracy of Submissions. Donors are responsible for ensuring that their submitted names, messages, logos, and other content are accurate and suitable for public display. We may contact a Donor if clarification or a revised submission is needed.

3. Contributions, Payments, and Refunds

Nature of Contributions. Payments made through FLC.Fund support the Family Life Center fundraising project. Although Squares may be selected as part of the contribution process, a Square is a recognition opportunity and does not convey ownership or property rights.

Payment Processing. Payments are subject to successful processing by the applicable payment service provider. We are not responsible for errors, interruptions, or delays caused by third-party payment processors, although we will make reasonable efforts to address payment issues brought to our attention.

Refund Policy. All completed contributions are considered final and are generally nonrefundable, except where a refund is required by applicable law or otherwise authorized by us. If you believe a payment was made in error or was processed more than once, please contact us using the information provided below.

Tax Treatment. We make no representation that a contribution is tax-deductible in whole or in part. Tax treatment depends on the legal status of the receiving organization and the circumstances of the contribution, including any benefits provided to the Donor. Donors should consult their tax advisers regarding the deductibility of their contributions.

4. Donor Content and Intellectual Property

Ownership. Donors retain ownership of their Donor Content, subject to the license granted in this section.

License to Use Donor Content. By submitting Donor Content, you grant Camp Emmanuel and the organization operating FLC.Fund a royalty-free, non-exclusive, worldwide license to reproduce, resize, format, display, and use that content solely as reasonably necessary to administer and promote the FLC fundraising campaign.

This license includes displaying Donor Content on the Site, incorporating it into the digital fundraising banner, producing the physical fundraising banner, and displaying that banner in the Family Life Center gymnasium.

We will not use Donor Content for unrelated commercial purposes under this license. Any materially different use will require an appropriate additional authorization.

Donor Representations. By submitting Donor Content, you represent that you own the content or have obtained all permissions, licenses, and other rights necessary for its submission and use as described in these Terms. You also represent that the content does not knowingly violate another party's intellectual property, privacy, or other legal rights.

Site Materials. Unless otherwise indicated, the Site's text, graphics, design, logos, software, and other materials are owned by or licensed to Camp Emmanuel or the applicable rights holders. These materials may not be copied, modified, distributed, or used for commercial purposes without prior written permission, except as permitted by applicable law.

5. Banner Display, Timeline, and Recognition

Digital Display. Submitted Donor Content may appear on the Site as part of the digital fundraising banner during the fundraising campaign. We may update, correct, reorganize, or remove digital content as reasonably necessary to administer the campaign.

Physical Banner. Following completion of the online fundraising campaign, we intend to produce a physical fundraising banner incorporating approved Donor Content for display in the Family Life Center gymnasium.

Display Timeline. We intend to have the physical banner displayed within thirty (30) days after the grand opening of the Family Life Center.

Display Duration. We intend for the physical banner to remain publicly visible for a minimum of six (6) consecutive months after installation, subject to circumstances beyond our reasonable control, including construction delays, safety requirements, facility maintenance, damage, or other operational needs.

If circumstances materially affect the planned display, we will make reasonable efforts to address the situation. We do not guarantee a particular installation date or uninterrupted display.

No Ownership Rights. A contribution associated with a Square does not grant the Donor any ownership, tenancy, property, architectural, intellectual property, governance, or other proprietary rights in the Family Life Center, its facilities, the Site, or the physical banner. Recognition on the banner does not create an endorsement, partnership, or ongoing sponsorship relationship beyond the recognition expressly described in these Terms.

6. Privacy and Electronic Communications

Privacy. Your use of FLC.Fund is also subject to our Privacy Policy, which describes how personal information may be collected, used, and shared. Please review the Privacy Policy available through the Site.

Electronic Communications. By using the Site or communicating with us electronically, you agree that we may provide notices, acknowledgments, and other communications electronically, including by email or through the Site, where permitted by law. Electronic communications may satisfy legal requirements that communications be provided in writing.

7. Age Requirements

FLC.Fund is not intended for children under thirteen (13), and we do not knowingly collect personal information online from children under thirteen (13).

Individuals under eighteen (18) may use the Site or make contributions only with the involvement and permission of a parent or legal guardian, where required by applicable law.

If you believe a child under thirteen has provided personal information through the Site, please contact us so that we can review the matter.

8. Third-Party Websites and Services

The Site may contain links to third-party websites or use third-party services, including payment processing services. These third parties operate independently of Camp Emmanuel and may have their own terms, privacy policies, and practices.

We do not control and are not responsible for the content, availability, security, or practices of third-party websites and services. The inclusion of a link does not imply our endorsement of the linked website or its operator.

Your use of third-party websites and services is subject to their applicable terms and policies. We encourage you to review them before providing personal or payment information.

9. Acceptable Use

You may use FLC.Fund only for lawful purposes and in accordance with these Terms.

You agree not to:

- Use the Site in violation of any applicable law or regulation.
- Submit false, misleading, unlawful, defamatory, or infringing content.

- Attempt to gain unauthorized access to the Site, its systems, or another user's information.
- Interfere with the Site's operation, security, or availability.
- Introduce malicious code or engage in activities intended to damage, disable, or disrupt the Site.
- Attempt to access information or functionality that we have not made available to you.
- Copy, reproduce, exploit, or distribute Site materials without authorization, except as permitted by law.

We may restrict or terminate access to the Site if we reasonably believe that a user has violated these Terms or that such action is necessary to protect the Site, its users, or the FLC fundraising campaign.

10. Disclaimer of Warranties

To the maximum extent permitted by applicable law, FLC.Fund and its content and services are provided on an "as is" and "as available" basis.

We do not guarantee that the Site will always be available, uninterrupted, secure, or free of errors. We make no warranties, express or implied, regarding the Site's availability, accuracy, reliability, fitness for a particular purpose, merchantability, or non-infringement, except where such warranties cannot lawfully be excluded.

We may correct errors, update information, modify features, or temporarily suspend the Site as necessary.

Nothing in these Terms excludes any warranty or right that cannot lawfully be excluded under applicable law.

11. Limitation of Liability

To the maximum extent permitted by applicable law, Camp Emmanuel and its officers, directors, employees, agents, and service providers will not be liable for indirect, incidental, special, consequential, exemplary, or punitive damages arising from or related to your use of, or inability to use, the Site.

This limitation includes, where permitted by law, losses involving data, business opportunities, profits, or interruptions in service.

To the maximum extent permitted by applicable law, we are not responsible for delays or failures caused by events beyond our reasonable control, including interruptions to internet service, third-party service failures, severe weather, construction delays, facility closures, or other unforeseen circumstances.

Nothing in these Terms limits liability to the extent such limitation is prohibited by applicable law.

12. Indemnification

To the extent permitted by applicable law, you agree to indemnify and hold harmless Camp Emmanuel and its officers, directors, employees, agents, and service providers from third-party claims, liabilities, damages, losses, and reasonable legal expenses arising from your unlawful use of the Site, your material violation of these Terms, or your submission of Donor Content that infringes another party's rights.

This provision does not require you to indemnify any party for that party's own conduct to the extent prohibited by applicable law.

We reserve the right to participate in the defense of any claim for which indemnification may be sought. You agree to provide reasonable cooperation in resolving such claims.

13. Governing Law and Dispute Resolution

Governing Law. These Terms are governed by the laws of the State of North Carolina, without regard to its conflict-of-law principles, except where federal law applies or applicable law requires otherwise.

Informal Resolution. Before initiating formal proceedings, the parties are encouraged to attempt to resolve any dispute concerning these Terms or use of the Site through good-faith communication.

Dispute Resolution. Any dispute that cannot be resolved informally will be handled through the dispute-resolution process established by applicable law and any valid, enforceable agreement between the parties. Nothing in these Terms prevents either party from seeking relief that cannot lawfully be waived or restricted.

Any court proceeding permitted under these Terms will be brought in a court of competent jurisdiction in North Carolina, subject to applicable law.

14. Termination and Access Restrictions

We reserve the right to suspend, restrict, or terminate access to FLC.Fund, or discontinue any part of the Site, at our discretion and as permitted by applicable law.

Termination of access does not automatically entitle a Donor to a refund of a completed contribution. Any refund remains subject to the policy in Section 3 and applicable law.

15. General Provisions

Independent Relationship. Nothing in these Terms creates a partnership, joint venture, employment relationship, agency relationship, or ownership interest between a Donor and Camp Emmanuel.

Severability. If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions will continue in effect to the extent permitted by law.

No Waiver. Our failure to enforce a provision of these Terms does not waive our right to enforce that provision later.

Entire Agreement. These Terms, together with the Privacy Policy and any additional terms expressly incorporated by reference, constitute the agreement governing your use of FLC.Fund and supersede prior agreements concerning that use, except where otherwise expressly stated.

Assignment. You may not transfer your rights or obligations under these Terms without our prior written consent. We may transfer our rights and obligations as permitted by applicable law.

Compliance with Law. Your use of the Site is subject to applicable federal, state, and local laws. If you access the Site from outside the United States, you are responsible for compliance with applicable local laws.

Language. These Terms are written in English.

16. Changes to These Terms

We reserve the right to update or revise these Terms as needed. Changes will be posted on FLC.Fund with an updated effective date.

Your continued use of the Site after revised Terms are posted constitutes acceptance of the revised Terms to the extent permitted by applicable law. If you do not agree with a revision, you should discontinue use of the Site.

We encourage you to review these Terms periodically.

17. Contact Us

If you have questions or comments about these Terms or the FLC.Fund fundraising campaign, please contact us:

Camp Emmanuel

A ministry of Liberty Christian Fellowship
245 Williams Drive
Kill Devil Hills, NC 27948

Email: administrator@libertyobx.com

Telephone: 252-441-6592

Thank you for supporting Camp Emmanuel and the Family Life Center building project.