

NORTHWEST COMMUNITY (NWC) – TERMS OF SERVICE

Last Updated: February 16, 2026

Welcome to Northwest Community Hub ("Northwest Community", "NWC," "we," "our," or "the Company").

By accessing or using our website at inwcommunity.com, our Northwest Community mobile app, services, subscriptions, coupons, marketplace, community feed, blogs, sponsor features, or messaging, you agree to the terms outlined below.

Please read these Terms carefully.

If you do not agree, you may not use our services.

1. ABOUT OUR BUSINESS

1.1 Not a Non-Profit

Northwest Community operates as a for-profit business.

Although our mission supports local communities, we are not a non-profit organization.

1.2 Right to Modify Business Structure & Terms

NWC may update its pricing, operations, or policies at any time.

Changes will always be communicated transparently and will not impose unfair or unexpected charges on current clients, subscribers, sellers, or sponsors.

Continued use of the platform constitutes acceptance of updated terms.

2. ELIGIBILITY & AGE REQUIREMENTS

2.1 Minimum Age

You must be 16 years or older to use NWC.

Users under 18 must have permission from a parent/guardian.

2.2 Business Eligibility

Sponsors and sellers must:

- Be locally owned and operated
- Follow all applicable laws, tax rules, and business regulations
- Operate within the regions NWC serves
- Represent that all information they submit is accurate and does not belong to another individual unless they have authorization.

3. USER-GENERATED CONTENT (UGC) POLICY

3.1 Your Content

Users may post blogs, listings, messages, feed posts, group posts, and event information.

By submitting content, you grant NWC a non-exclusive, worldwide, royalty-free license to:

- Display, distribute, share, and promote your content
- Modify content only for formatting or minor grammatical corrections

You retain ownership of your content.

- Users are solely responsible for ensuring their submitted content does not violate copyright, trademark, or any other intellectual property rights.

3.2 Prohibited Content

NWC may remove content that includes:

- Political or divisive topics
- Hate speech, harassment, or threats
- Illegal activity
- Adult/explicit material
- Misinformation
- Spam or fraudulent postings
- AI-Generated Material

NWC may:

- Remove or restrict content at its discretion and is not required to provide notice before removal.

Users may report content they believe violates these rules; NWC will review reports and take appropriate action.

3.3 Criminal Activity

Any admission of, or reasonable suspicion of, criminal behavior will be reported to the authorities.

NWC is not responsible for verifying the accuracy of user-submitted information and is not liable for any harm or damages resulting from inaccurate or misleading user content. Such behavior, however, will be removed from our site immediately, and NWC will do all it can to return any such funds to the victim.

NWC will do its utmost to prevent scams, misinformation, and fraudulent businesses within its power.

4. COMMUNITY FEED, POSTS, AND MESSAGING

4.1 Purpose

The community feed, group discussions, direct messages, and group conversations exist to encourage positive, constructive, community-oriented discussion.

4.2 Moderation Rights

NWC may restrict or remove posts at its discretion, particularly those involving:

- Politics
- Hate or division
- Harassment
- Dangerous content

4.3 Privacy

Feed, group, and messaging information is not sold or shared, except in cases involving crime or threats to community safety.

Users should not share private, sensitive, or confidential information in posts or messages. NWC is not responsible for consequences arising from users voluntarily disclosing their own information.

5. BLOG POLICY

Anyone may submit a blog post.

However, submissions may be denied if they contain:

- Political or divisive commentary
- Hate, fear, or personal attacks
- Poorly structured or unreadable content
- Inappropriate themes

NWC may fix significant grammatical issues, but will not rewrite structural content.

NWC reserves the right to refuse any submission.

By submitting a blog, users confirm they own the rights to the content and grant NWC permission to publish it indefinitely unless removal is requested.

By submitting a blog, you automatically agree to the blog policy.

6. COUPON SUBSCRIBER POLICY

6.1 Usage

Coupons may only be used by active NWC Subscribers.

Sharing coupons with non-subscribers may result in membership termination.

6.2 Sponsor Compliance

If a business fails to honor a coupon:

- Report it to NWC
- NWC will address the issue
- Subscribers will be compensated as appropriate

NWC is not responsible for business decisions made by sponsors, and compensation for failed coupons will be determined at NWC's discretion.

7. SELLER POLICIES (MARKETPLACE RULES)

7.1 Allowed & Prohibited Items

NWC may restrict or deny items, including:

- Political merchandise
- Adult or sexually related items
- Alcohol, tobacco, cannabis
- Dropshipped or non-local goods
- AI-generated items, including artwork, music, apparel, etc.

Only locally sourced products may be sold.

NWC may request proof of product authenticity, sourcing, or ownership if concerns arise regarding compliance with marketplace policies.

7.2 Shipping Requirements

- Sellers must communicate shipping timelines clearly.
- Repeated failure to ship as promised may result in removal.
- Shipping costs and policies are determined by the seller; sellers may offer free shipping or charge shipping fees as disclosed on the listing.

Sellers are solely responsible for ensuring compliance with USPS, UPS, FedEx, and other applicable shipping regulations for their products.

7.3 Fees & External Store Links

- NWC takes no percentage of product sales.
- A platform fee may be deducted from marketplace orders to support site operations. Sellers may also incur shipping-related fees. These are disclosed during checkout and seller onboarding.
- Sellers may link to their own storefronts freely.

7.4 Disputes

NWC is not a party to transactions.

- Buyer-seller disputes must be handled between those parties.
- If a website or app error or system issue causes the dispute, NWC will resolve it promptly.
- If a dispute is communicated to NWC, NWC will provide appropriate business contact information to help the parties resolve the issue promptly.

NWC may provide publicly available business information to assist in dispute resolution, but will not provide private personal information without a legal requirement.

7.5 Reporting Issues

Sellers should report page errors or listing problems for timely support.

7.6 Refund Policy

Upon request, the seller must issue refunds in accordance with its policy. Please include your return/refund policy in your Seller Profile (shipping and policies section). NWC is not responsible for the completion of refunds between the seller and buyer (See 7.4).

7.7 Resale Listings

Sellers listing resale items must accurately describe condition. Make-offer negotiations are between buyer and seller; NWC is not a party. The same prohibited items apply to resale listings. NWC may remove listings that violate these policies.

8. SUBSCRIPTION PLANS

8.0 Resident (Subscriber) Plan

The Resident plan (\$10/month or yearly equivalent) provides:

- Access to NWC coupons
- Access to exclusive groups
- Exclusive hints in NWC scavenger hunts
- Support for the NWC mission

Subscriptions renew automatically until canceled. You may manage or cancel your subscription at any time through the self-service billing portal (link in My Community) or by contacting NWC.

8.1 Business & Seller Plans - Tax Responsibility

Sponsors are responsible for their own taxes, reporting, EIN requirements, and legal compliance.

NWC sponsorship fees may be deductible as marketing expenses.

8.2 Honest Business Practice

NWC will not work with companies known for:

- Illegal activity
- Scams
- Dishonesty
- Poor ethical behavior
- Repeated negative customer experiences

NWC may terminate sponsorship at its discretion.

NWC reserves the right to request clarification or documentation if concerns arise regarding a sponsor's business practices.

8.3 Non-Exclusive Categories

Multiple businesses in the same field may sponsor NWC.

NWC does not guarantee exclusive industry representation.

NWC remains impartial in promotions, except for two acknowledged personal affiliations:

- Helmszz Deep Ink
- DJ's Coins & Collectibles

8.4 Payment, Billing, & Cancellation

- The following subscription plans and prices apply (monthly or yearly, as offered in Stripe):
 - \$10/month (Resident/Subscriber)
 - \$25/month (Business)
 - \$40/month (Seller)
- Yearly subscriptions are available at equivalent annual rates (e.g., \$100/year Resident, \$250/year Business, \$400/year Seller) when configured in Stripe.
- Payment information is required at signup. Automatic renewal continues until canceled.
- Cancellation: You may cancel at any time via the self-service billing portal (My Community -> Manage Subscription) or by contacting NWC via phone or email.
- Up to 1 month may be refunded for dissatisfaction.

- Upon cancellation, all business information will be removed from NWC unless a Business or Seller requests to cancel at the time of their next payment period. It will be canceled when the service is no longer paid for.
- Subscribers are responsible for maintaining up-to-date payment information to avoid unintended service interruptions.

In compliance with Idaho and federal automatic-renewal rules, NWC provides:

- A clear disclosure of recurring billing before checkout
- Email notification approximately 2 days before each renewal with renewal terms and cancellation instructions
- Access to the self-service billing portal for cancellation and payment method updates

8.5 Locally Owned Business Requirement

Sponsors must be locally owned within:

Coeur d'Alene, Spokane, Post Falls, Hayden, Liberty Lake, Airway Heights, Wallace, Kellogg, Sandpoint, Rathdrum, or surrounding cities in Northern Idaho or Eastern Washington.

Local chains allowed; national chains are not.

Independent sellers working under a larger company (e.g., real estate agents) may be listed individually.

Individuals are responsible for their sponsor eligibility with their employer.

8.6 Advertising Policy

NWC promotes local businesses but does not guarantee continuous or individualized advertising.

Event shoutouts include all sponsors.

Sponsors offering coupons or giveaways may receive additional visibility.

Advertising visibility is not guaranteed, and performance levels may vary. NWC makes no promises regarding increased revenue, customers, or engagement.

8.7 Calendar Policy

- Business subscribers may submit community events.
- NWC may deny events that are political or not community-oriented.
- Events with incomplete information may not be posted.
- Event limits per business may apply to maintain readability.

8.8 Coupon Policy for Sponsors

Sponsors offering coupons must honor them.

Failure to do so may result in contact from NWC, removal of the coupon, or termination of sponsorship.

9. RIGHT TO REFUSE SERVICE

NWC reserves the right to refuse service to anyone.

Service will never be denied based on:

- Race
- Gender or sexual identity
- Religion or non-religion
- Age

- Disability

Service may be denied for unethical behavior or failure to meet NWC standards.

NWC may deny or terminate service if a user's actions pose legal, financial, security, or reputational risks to the platform or its community.

10. INTELLECTUAL PROPERTY

All content created by NWC-including logos, branding, articles, structures, graphics, and proprietary systems-is owned by NWC and protected under applicable copyright and trademark laws.

Users may not:

- Copy
- Distribute
- Sell
- Modify
- Misrepresent ownership

of any NWC intellectual property.

Unauthorized scraping, data-mining, automated harvesting, or downloading of NWC content is strictly prohibited.

11. MOBILE APP

The Northwest Community mobile app is part of our services. These Terms apply to use of the app. Your account may be terminated or access revoked in accordance with Section 14. Same rules for content, conduct, and eligibility apply when using the app.

12. LIMITATION OF LIABILITY (IMPORTANT)

To the fullest extent permitted by Idaho law, NWC is not liable for:

- Indirect, incidental, punitive, or consequential damages
- Loss of revenue, profits, data, or business opportunities
- Issues caused by sellers, sponsors, users, or third-party actions
- Errors or downtime in website or app functionality
- User reliance on any content posted on NWC

Your use of the platform is at your own risk.

NWC is not responsible for damages caused by user misuse, insecure internet connections, compromised devices, or failure to follow platform guidelines.

13. WARRANTY DISCLAIMER

NWC provides all services "as is" and "as available."

We make no guarantees regarding:

- Accuracy of content
- Reliability of sellers or sponsors
- Continuous website or app availability

- Error-free operation
- Quality of goods sold

NWC does not guarantee that listings, blogs, coupons, or sponsor information are accurate, complete, or up-to-date. The only reason this is not guaranteed is if a sponsor or seller fails to communicate the changes, which may result in termination of their membership.

14. INDEMNIFICATION

You agree to indemnify, defend, and hold harmless NWC and its owners, employees, and partners from any claims arising from:

- Your content
- Your business practices
- Your interactions with buyers, sellers, or sponsors
- Your misuse of the platform
- Violations of these Terms

Users agree that NWC has no obligation to intervene in disputes between users, businesses, buyers, sellers, or sponsors.

15. TERMINATION

NWC may suspend or terminate accounts at any time for:

- Violations of these Terms
- Fraud or unethical behavior
- Failure to comply with sponsor/seller standards
- Activity harmful to the community or platform

Terminated accounts lose access to all services immediately (including the mobile app).

Terminated users are not entitled to refunds for previously processed charges unless required by Idaho or federal law.

Terminated users may request a refund for up to one month of services.

16. GOVERNING LAW

These Terms are governed by the laws of the State of Idaho, without regard to conflict-of-law principles.

17. DISPUTE RESOLUTION (Optional Arbitration Language Included)

Before pursuing legal action, parties agree to attempt informal resolution.

If unresolved, disputes may be handled through arbitration or small claims court, depending on Idaho law and the circumstances.

Class-action participation is waived to the fullest extent allowed by law.

18. FORCE MAJEURE

NWC is not responsible for delays or failures caused by events outside reasonable control, including:

- Natural disasters
- Power or internet outages
- Governmental restrictions
- Economic disruptions

NWC is not responsible for interruptions caused by third-party service providers, including Stripe, Vercel, EasyPost, or other hosting or payment partners.

19. NO PROFESSIONAL ADVICE

Information provided on NWC, including blogs, posts, or community discussions, is for general informational purposes only and should not be considered professional advice (including legal, medical, financial, or business advice). Users should consult appropriate professionals before relying on any information from the platform.

20. CONTACT INFORMATION

For questions, cancellations, concerns, or reports:

Email: donivan@inwcommunity.com

Phone: 208-819-0268