

Lumana

Online Terms of Use

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We may make changes to these Terms from time to time. When we do, we will revise the “last updated” date given above. It is your responsibility to review these Terms frequently and to remain informed of any changes to them. The then-current version of these Terms will supersede all earlier versions. You agree that your continued use of the Site and its Services after such changes have been published to the Site shall constitute your acceptance of such revised Terms.

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Donations to Lumana

The Site may offer users the ability to make donations to Lumana through the Site. Lumana will use such donations to pay for its operating expenses and to fund its microlending programs, all in accordance with its policies and procedures. The Site may permit you to direct a donation to a particular Lumana volunteer or to a Lumana program you wish to support. In that event, Lumana will use reasonable efforts to direct the donation to the specified volunteer or program in accordance with its policies and procedures. Lumana will use reasonable efforts to use donations for which you specify a purpose for the purpose you specify. Lumana cannot, however, guarantee that any donation you make will be used for a particular purpose you specify, nor that a particular portion of your donation will be used for microlending.

Please be aware that all donations, once made, are final and non-refundable.

You acknowledge and agree that Lumana is a non-profit corporation. Lumana has received exemption with the Internal Revenue Service as an organization that qualifies as a public charity under Section 501(c)(3) of the Internal Revenue Code of 1986, as amended from time to time. You acknowledge that since you are donating money, you may be eligible to receive a tax deduction for making a charitable contribution to a tax-exempt public charity. Lumana has not and will not provide any tax or legal advice to you in connection with any donation that you may make. These Terms do not attempt to define any tax implications of making donations to Lumana. You should consult with your own accountants, tax and legal advisors to understand the tax implications of making any donation to Lumana before proceeding with any such donation.

Restricted Areas of the Services

Certain areas of the Services may be password-restricted to authorized persons ("Password-Protected Areas"). If you are authorized to gain access to any Password-Protected Areas, you agree that you are entirely responsible for maintaining the confidentiality of your password, and agree to notify us if the password is lost, stolen, disclosed to an unauthorized third party, or otherwise may have been compromised. You agree that you are entirely responsible for any and all activities that occur under your account, whether or not you are the individual who undertakes such activities. You agree to immediately notify us of any unauthorized use of your account or any other breach of security in relation to your password or the Site or the Services that is known to you.

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Our designated agent for notice of copyright infringement can be reached at:

Duffy Tilleman
Attention: Copyright Agent
duffy@lumana.org

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Contacting Us

If you have any questions or concerns about the Site, any of its Services, or these Terms, you may contact us at:

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