

USER AGREEMENT

THIS USER AGREEMENT is entered into by and between you and RUSSO MEDIA GROUP LLC a New Jersey Limited Liability Company doing business as www.morelarusso.com (“RUSSO MEDIA GROUP”), subject to this User Agreement, Terms of Use, Privacy Policy, Cookie Policy, Website Disclaimer, and Affiliate Marketing Disclosure, which include those terms and conditions expressly set out below and those incorporated by reference.

Terms of Use and Acceptance of Terms

THIS USER AGREEMENT IS A LEGALLY BINDING CONTRACT BETWEEN YOU AND RUSSO MEDIA GROUP LLC (“RUSSO MEDIA GROUP”) AND APPLIES TO YOUR USE OF THE RUSSO MEDIA GROUP WEBSITE WWW.MORELARUSSO.COM (“THE WEBSITE”) AND ANY AFFILIATED PRODUCTS AND/OR SERVICES AVAILABLE THROUGH THE WEBSITE OR ANY RELATED OR AFFILIATED WEBSITES.

BY USING THIS WEBSITE, YOU SIGNIFY YOUR AGREEMENT TO THIS USER AGREEMENT. YOU AGREE THAT THIS AGREEMENT CONSTITUTES “A FORM SIGNED BY YOU” UNDER ANY APPLICABLE LAW OR REGULATION. IF YOU DO NOT AGREE TO ABIDE BY THIS USER AGREEMENT, PLEASE DO NOT USE THIS WEBSITE. WE MAY, AT OUR SOLE DISCRETION, UPDATE OR REVISE THIS USER AGREEMENT AT ANY TIME AND FOR ANY REASON. ANY UPDATES OR REVISIONS OF THIS USER AGREEMENT WILL BE EFFECTIVE IMMEDIATELY UPON POSTING ON THE WEBSITE OR ANY RELATED OR AFFILIATED WEBSITES. PLEASE CHECK THIS USER AGREEMENT PERIODICALLY FOR UPDATES OR REVISIONS. YOUR CONTINUED ACCESS OR USE OF THIS WEBSITE FOLLOWING THE POSTING OF ANY UPDATES OR REVISIONS TO THIS USER AGREEMENT CONSTITUTES CONFIRMATION OF YOUR ACCEPTANCE OF THIS USER AGREEMENT AS UPDATED OR REVISED.

PROVISIONS WHICH APPLY TO ALL ACCOUNT HOLDERS

1. An account is not necessary to browse or view the basic content of the Website.
2. In order to use the special or exclusive features of the Website, such as newsletters and email updates, you must register and create an account. Creating an account is only available to individuals or businesses that can sign legally binding contracts under applicable law. Without limiting the foregoing, the Website accounts are not available to minors (under 18 years of age), persons who are suspended or banned from the Website, or to persons who present an unacceptable level of risk.
3. You agree to comply with all applicable U.S. and international and local laws, statutes, ordinances, regulations, contracts and applicable licenses regarding your use of the Website. Failure to comply with this provision shall constitute a breach of this User Agreement by you.

RUSSO MEDIA GROUP is a Media, Communications and Publishing Company

1. RUSSO MEDIA GROUP is a media, communications and publishing company, providing a lifestyle women’s magazine and blog with sections on lifestyle, beauty, food, home, health and fitness.
2. Through the www.morelarusso.com website, you can manage your account if you

register for an account.

3. All dispute resolution issues must be solely submitted to and managed by RUSSO MEDIA GROUP.

User Identification and Verification

We have a number of capabilities to identify our users when they register on our site. Verification of Users is only an indication of increased likelihood that a User's identity is correct. You hereby authorize RUSSO MEDIA GROUP, directly or through third parties, to make any inquiries we consider necessary to validate your identity. This may include requesting that you provide valid government-issued identification, detailed personal information and verifying the information you provide against third party databases. You may also receive phone and/or Skype calls from RUSSO MEDIA GROUP as a part of the verification process. However, because user verification on the Internet is difficult, RUSSO MEDIA GROUP cannot and does not guarantee any user's identity.

Qualifications for Use

1. The Website accounts are available only to and may only be used by individuals who can sign legally binding contracts under applicable law. Without limiting the foregoing, the accounts are not available to minors (persons under the age of 18).
2. Your RUSSO MEDIA GROUP account and User ID may not be transferred, assigned, loaned, or sold to another party. If you are registering as a business entity, you represent that you have the authority to bind the entity to this Agreement and that all proper business formalities have been followed to enter into this Agreement and you do not need to seek any additional authorizations or permissions.
3. In addition to the terms set forth in the previous paragraphs, you are eligible for an account only if you are not a resident of one of the countries and groups that are currently prohibited from creating such accounts.

Your Information and Restricted Activities

1. "Your Information" is defined as any information you provide to us or other users in the registration or other features of the Website, including as first and last name, address, telephone number, email address, birth date, and other personal information.
2. You are solely responsible for Your Information and the accuracy and completeness thereof.
3. To enable RUSSO MEDIA GROUP to use the information you supply us with, you agree to grant us a non-exclusive, worldwide, royalty-free, perpetual, irrevocable, right to exercise the copyright, publicity, and database rights you have in Your Information. RUSSO MEDIA GROUP will use and protect Your Information in accordance to our Privacy Policy and Cookie Policy, which are incorporated herein by reference in their entirety.
4. Your Information and your activities through the Website shall not: be false, inaccurate or misleading, fraudulent, involve the sale of counterfeit or stolen items, infringe on any third party's copyright, patent, trademark, trade secret or other property rights or rights of publicity or privacy, violate any law, statute, ordinance, contract or regulation, be obscene or contain child pornography or contain any viruses and other

computer programming routines that may damage, detrimentally interfere with, intercept or expropriate any system, data or other personal information of the Website or any affiliated websites.

5. 5. If you use, or attempt to use the Website for purposes other than personal browsing and managing your account in connection with this Agreement, such as, without limitation, exploiting the Website for your own commercial use, your account will be terminated and you will be subject to monetary damages and other penalties.
6. 6. You must act in compliance with all applicable United States and local laws. Failure to comply with any of these policies may result in an immediate termination of your access to the Website, suspension or closure of your account, and may further result in your inability to continue using the Website.
7. 7. You will be fully liable for any damages suffered by RUSSO MEDIA GROUP based on your failure to comply with United States, international and/or local laws. You agree to fully indemnify and hold RUSSO MEDIA GROUP harmless from and against any claims, losses, costs, expenses (including without limitation attorney's fees and costs), penalties, or other damages which RUSSO MEDIA GROUP or its corporate affiliates may suffer, which arise from, relate to or result from your failure to comply with United States, international and/or local laws.

Privacy and Security

We do not sell or rent your personal information to third parties for marketing purposes without your consent and we only use Your Information as described in the Privacy Policy and Cookie Policy, which are incorporated herein by reference in their entirety. We view protection of users' privacy as a very important principle. We store and process Your Information on computers located in the United States that are protected by physical as well as technological security devices. You should only log in to your RUSSO MEDIA GROUP account on a page that begins with <https://www.morelarusso.com>. We use third parties to verify and certify our privacy principles. Our current Privacy Policy is available at https://www.morelarusso.com/privacy_policy. If you object to your information being transferred or used in this way, please do not use the Website.

Fees

1. 1. The website is free to you. There are no fees or charges payable by you for news, advice, opinion, commentary, lifestyle tips, and information provided at www.morelarusso.com. However, please note that we may be financially or otherwise compensated by affiliates as disclosed in our Affiliate Marketing Disclosure.
2. 2. You hereby agree that you will not circumvent, interfere with, or manipulate our relationships with our affiliates, as well as the fee structure, the billing process, or fees owed to RUSSO MEDIA GROUP by the affiliates.

Sales Taxes

RUSSO MEDIA GROUP is not a seller of goods or services through www.morelarusso.com. Therefore, RUSSO MEDIA GROUP shall not be collecting any sales taxes.

Termination of Account

You may close your account at any time on the www.morelarusso.com website. You may not use

closure of your account as a means of evading an investigation. If an investigation is pending at the time you close your account, RUSSO MEDIA GROUP may continue the investigation as appropriate, to protect RUSSO MEDIA GROUP against the risk of criminal and/or civil charges.

RUSSO MEDIA GROUP's Rights

We may update inaccurate or incorrect information you provided to us, contact you electronically, by telephone, Skype, or International mail, immediately warn our company of your actions, limit access to an account and any or all of the account's functions, indefinitely suspend or close your account and refuse to provide access to the Website to you if: (a) you breach this Agreement or the agreements it incorporates by reference, (b) we are unable to verify or authenticate any information you provide to us, (c) we believe that your account or activities pose a significant fraud risk to us, or (d) your use of your account is deemed to be in violation of Federal, State or International laws.

Conditions and Restrictions on Use

1. 1. Use of the Website is governed by this User Agreement and all other incorporated agreements.
2. 2. You agree to comply with all procedures, rules and policies established by us (and communicated electronically by us to you by way of e-mail or by posting notices on this Website), and all applicable federal, state, and local laws and regulations, including without limitation, the Communications Decency Act (47 U.S.C. § 223 et. seq.) and the Digital Millennium Copyright Act (17 U.S.C. § 101 et. seq.).
3. 3. You agree to use this Website only for lawful purposes. **IF YOU USE THIS WEBSITE FROM OUTSIDE THE UNITED STATES OF AMERICA, YOU AGREE TO BE SOLELY RESPONSIBLE FOR COMPLIANCE WITH ANY AND ALL APPLICABLE LOCAL LAWS OF THE JURISDICTION FROM WHICH YOU USE THIS WEBSITE.**
4. 4. You agree that you are responsible for obtaining access to the Website, including but not limited to any third party fees (such as Internet service provider or airtime charges) involved in obtaining access and for all equipment necessary to access the Website.
5. 5. You may not post on or transmit through the Website any data, text, music, sound, photographs, graphics, video, messages or other material ("User Content") that (i) is defamatory, unlawful, harassing, abusive, threatening, obscene, hateful, sexist, or racially or ethnically offensive; (ii) constitutes a breach of any person's privacy or publicity rights; (iii) violates any statute, regulation or ordinance; (iv) promotes software or services that deliver unsolicited mail; or (v) promotes, encourages, or facilitates terrorism or other activities that present a risk to the national security of the United States.
6. 6. You may not upload, post, e-mail or otherwise transmit any User Content on or through the Website that (i) contains any viruses, Trojan horses, worms, cancel bots, time bombs, spyware or other computer programming routines that may damage or interfere with the operations of the Website, the affiliate websites, or with other users of this Website, (ii) is knowingly untrue, inaccurate or misleading, or (iii) interferes with the operation of the Website in any manner.
7. 7. RUSSO MEDIA GROUP reserves the right to refuse or remove any User Content

in its sole, unrestricted discretion, for any reason or for no reason.

8. 8. You irrevocably grant RUSSO MEDIA GROUP a perpetual, worldwide, royalty-free license (including any applicable artists' rights and/or moral rights) to use, reproduce, copy, prepare derivative works, distribute, perform and display publicly any part or all of the User Content.
9. 9. You further agree that you will not:
 - (a) Impersonate any person or entity, including, but not limited to, a RUSSO MEDIA GROUP's officer, director, employee or representative, affiliate, or advertiser, or falsely state or otherwise misrepresent your affiliation with a person or entity;
 - (b) Forge headers or otherwise manipulate identifiers in order to disguise the origin of any User Content transmitted on or through the Website;
 - (c) Infiltrate or otherwise seek to gain unauthorized access to, or compromise the integrity of, the Website;
 - (d) Harvest, collect or store information about the users of this Website or the User Content posted by others on this Website or use such information for any purpose inconsistent with the purpose of this Website;
 - (e) Use any automated procedure to gather information or data from the Website by means of what is commonly called a "bot" or otherwise;
 - (f) Interfere with or disrupt the Website or servers or networks connected to the Website, or breach or attempt to breach the security of software, networks, servers, data, computers or other hardware relating to the Website (or that of any third party that is hosting or interfacing with any part of the Website);
 - (g) Create any frames at any other Websites pertaining to or using any of the information provided through the Website, or promote bonus items, giveaways, random drawings, contests or prizes on the Website;
 - (h) Use or exploit the Website for commercial purposes; or
 - (i) Duplicate, copy or otherwise exploit the Website or its contents for commercial purposes.

Intellectual Property

1. 1. RUSSO MEDIA GROUP LLC, RUSSO MEDIA GROUP, www.morelarusso.com, and all related logos, products and services described in this website are either trademarks or registered trademarks of RUSSO MEDIA GROUP or its affiliates, licensors and service providers and may not be copied, imitated or used, in whole or in part, without the prior written permission of RUSSO MEDIA GROUP. In addition, all page headers, custom graphics, button icons, and scripts are service marks, trademarks, and/or trade dress of RUSSO MEDIA GROUP and may not be copied, imitated, or used, in whole or in part, without the prior written permission of RUSSO MEDIA GROUP.
2. 2. Nothing within this User Agreement and this Website shall be construed as conferring any license under the User Agreement of any of intellectual property rights, or those of a third party, whether by estoppel, implication, waiver, or otherwise. Without

limiting the generality of the foregoing, you acknowledge and agree that certain content available through and used to operate this Website is protected by copyright, trademark, patent, or other proprietary rights by us and our affiliates, licensors, and service providers. You agree not to modify, alter, or deface any of the trademarks, service marks, or other intellectual property made available by us in connection with this Website. You agree not to use any of the trademarks or service marks or other content accessible through this Website for any purpose other than the purpose for which such content is made available to you. You agree not to defame or disparage us, our directors, our officers, our employees, our trademarks or service marks, or any aspect of this Website. You agree not to adapt, translate, modify, decompile, disassemble, or reverse engineer this Website or any software or programs used in connection with this Website.

3. 3. RUSSO MEDIA GROUP will enforce its intellectual property rights to the full extent of the law. Any unauthorized use of RUSSO MEDIA GROUP's materials may subject you to penalties or damages, including but not limited to those related to violation of trademarks, copyrights, privacy, and publicity rights.

Suspicious Activity Statement

RUSSO MEDIA GROUP has robust policies and procedures to detect, prevent and report suspicious activity or activity inconsistent with this User Agreement. In addition, we may request that you provide us with documentation to help prove your identity.

How does this impact me?

As part of our procedures, we collect information from you to satisfy our requirements. This means that we may request information from you due to a specific identification requirement or as a result of our watch list screening process. We may ask you to provide documentation to help confirm your identity or provide additional information regarding your business. We may also request that you seek pre-approval for utilizing the Website if your account falls within a high risk compliance category.

When is this information requested?

We may ask for this information during account registration or as part of our account review process which we periodically conduct on our existing users.

YOU HEREBY ACKNOWLEDGE AND AFFIRM THAT YOU HAVE READ AND UNDERSTOOD THIS ENTIRE AGREEMENT AND THAT YOU AGREE AND ACCEPT ALL ITS TERMS AND CONDITIONS.