

# Terms & Conditions of Use

Please read the following Terms & Conditions of Use ("Terms") before using or continuing to use this website, [www.glasserlaw.com](http://www.glasserlaw.com), and/or [www.payglasserlaw.com](http://www.payglasserlaw.com) (collectively, the "Website"), as they may have changed since your last visit. By using or continuing to use the Website, you acknowledge agreement to these Terms, which agreement is binding as of the first date that you access any part of the Website or use any of the functionalities provided through the Website. If you do not agree with any part of these Terms for any reason, please exit the Website immediately and do not access or use the Website in the future.

The content on the Website is the sole and exclusive property of Glasser and Glasser, P.L.C. (the "Firm", "we", "us", "our"). The content on the Website and related links should not be construed as legal, accounting, tax, or other professional advice and use of the Website or related links does not give rise to or establish an attorney-client relationship between you and the Firm. If you have questions on the content of the Website or related links, you should seek the advice of your own legal counsel or other appropriate professional. Unless you have an existing client relationship with the Firm, any communication you have with the Firm through the Website, related links or otherwise, will not be treated as a confidential or privileged communication. **The content on the Website and related links constitutes an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose.**

**Prohibited Uses:** By using the Website, you agree not to engage in any of the following prohibited activities:

- You may not use any "deep-link", "page-scrape", "robot", "spider", or other automatic device, program, process, electronic agent, algorithm or methodology, or any similar or equivalent manual process, to access, acquire, copy, or monitor any portion of the Website, or in any way reproduce or circumvent the navigational structure or presentation of the Website, to obtain or attempt to obtain any materials, documents or information through any means not purposely made available through the Website.
- You may not attempt to gain unauthorized access to any portion or feature of the Website, or any other systems or networks connected to the Website or to our server, or to any of the services offered on or through the Website by hacking, password "mining", or any other illegitimate means.
- You may not probe, scan, or test the vulnerability of the Website or any network connected to the Website, nor breach the security or authentication measures on the Website or any network connected to the Website. You may not reverse look-up, trace or seek to trace any information on any other user of or visitor to the Website, or any other person, including any account not owned by you, to its source, or exploit the Website or any service or information made available or offered by or through the Website, in any way where the purpose is to reveal any information, including but not limited to personal identification information, other than your own information, as provided for by the Website.
- You agree that you will not take any action that imposes an unreasonable or disproportionately large load on the infrastructure of the Website or our systems or networks, or any systems or networks connected to the Website.
- You agree not to use any device, software, script, or routine to interfere or attempt to interfere with the proper working of the Website or any transaction being conducted on the Website, or with any other person's use of the Website.
- You may not pretend that you are, or that you represent someone else, or impersonate any other individual or entity.
- You may not use the Website for any purpose that is unlawful or prohibited by these Terms, or to solicit the performance of any illegal activity or other activity which infringes our rights or the rights of others.

**Payments.** The Website may be used to make a payment on your account. If you initiate any payment through the Website, you authorize the Firm to charge the card you provide or initiate a debit from the bank account you designate on the Website. Your transaction must be payable in U.S. dollars. By using the Website to make a payment, you represent that you have the legal right to use any card or other payment account you designate for payment through the Website. If you use the Website to make a payment, you agree not to submit any payment that is subject to any restrictive language. You further agree that if we process a payment accompanied by any restrictive language, such restrictive language will have no effect and will not constitute an accord and satisfaction or a compromise of your account balance. You are responsible for keeping your payment information current and for maintaining a sufficient amount of funds in your bank account to cover the full amount of any payments made to us. If your bank notifies us that there are insufficient funds ("NSF") in your account to pay the amount you authorized for payment or otherwise rejects an EFT debit request, NSF fees may be imposed on you by your financial institution. The Firm is not liable for any such NSF fees. By using the Website to make a payment, you agree that the Firm may obtain financial information regarding your designated payment account(s) from your financial institution for the purposes of verification, performing electronic payments, and/or resolving payment issues. You understand and agree that any payments made or proposed through this Website and related links are considered voluntary payments. By submitting any payment less than the full balance owed, you understand and agree that unless expressly confirmed by a representative of the Firm via telephone, email, letter, stipulation or other correspondence, our Firm and our client are not agreeing to a specific payment arrangement or settlement. You further understand and agree that a payment made through the Website other than a payment in full may not stop further collection efforts. Payments made shall be applied to the account selected by you. If you are subject to a settlement agreement for less than the full balance, you understand and agree that the account balance shown on the Website may reflect only the full balance and not the amount owed on the settlement balance. You agree that we may use third party vendors to service your payment transactions and to communicate with you. Please allow 3 to 5 days after payment for your balance to update on the Website. If you require additional assistance or are interested in discussing a payment plan or settlement arrangement, please call us at (888) 533-0660 between the hours of 8:00 a.m. and 6:00 p.m. ET Monday through Thursday and 8:00 a.m. to 5:00 p.m. ET on Fridays, email us at [payments@glasserlaw.com](mailto:payments@glasserlaw.com), or write to us at 580 E. Main Street, Suite 600, Norfolk, Virginia 23510, Attention: Special Handling. If you believe an error exists in how a payment was applied, you must notify the Firm of the error in writing, identifying your name and account number and the reason you believe an error exists.

**Communications.** By accepting these Terms, you also expressly consent to be contacted by the Firm for any purpose arising out of or relating to your account(s) and/or your use of the Website by way of email, SMS messages (including text messages), artificial and prerecorded messages, and calls and messages delivered using an automatic telephone dialing system or an automatic texting system. Said consent extends to the specific number(s) or email address(es) you have provided to us as well as number(s) or email address(es) we can reasonably associate with your account(s) (through skip trace, caller ID capture, or other means). By providing a phone number to us, you represent and warrant that the number is your private contact number and that you are permitted to receive calls and text messages at that number. You also agree that any email address you provide to us is an active and personal private email address accessible only to you and not a workplace or shared email address. You agree to alert us promptly if your telephone number or email address changes or is no longer active. You agree that we may use the means of communication described herein even if you will incur costs to receive such communications. You are solely responsible for any charges that may be billed to you by your communication carrier when we contact you. Message and data rates may vary. We may modify or terminate SMS messaging services from time to time, for any reason, and without notice or liability to you. We are not liable for delayed or undelivered messages. If at any time you wish to stop receiving communications by electronic means from the Firm, you may click the Unsubscribe link, if any, contained within the communication, or contact the Firm at [unsubscribe@glasserlaw.com](mailto:unsubscribe@glasserlaw.com).

**E-sign Act Disclosure.** PLEASE READ THE INFORMATION BELOW CAREFULLY AND THOROUGHLY. From time to time, we may be required by law to provide you with certain written notices or disclosures. With your consent, we may provide this information to you electronically. By accepting these Terms, you agree that we may: (1) use electronic delivery, at our discretion, for sending you any written notices or disclosures required by law and (2) use and obtain electronic signatures from you in the execution of documents. Your consent also confirms that you are able to receive, access, open, and print (if desired) a copy of such electronic notices and disclosures, including these Terms. Your consent remains in effect unless and until you withdraw your consent as described below and applies to all future communications, transactions and interactions between you and us related to your current or future account(s). While your consent remains in place, we reserve the right, but not the obligation, to provide paper copies and require handwritten signatures. Electronic delivery of notices and disclosures will be accomplished by one or more of the following methods: (1) via the Website; (2) via email; and/or (3) via Portable Document Format (“PDF”).

You should print, download or otherwise retain a copy of these Terms and all other records provided to you by electronic delivery.

Hardware and Software Requirements. In order to access, sign and retain electronic notices and disclosures, you will need a computer with an internet connection. In order to view electronic notices and disclosures from your computer, you will need to have a program installed on your computer that accurately reads and displays PDF files such as Adobe Acrobat Reader. To print and save electronic notices and disclosures using your computer, you will need a printer (to print paper copies) and a hard drive or other storage device (to download and save electronic copies). If the hardware or software requirements described herein change and that change would create a material risk that you would not be able to access or retain electronic records, we will give you notice of the revised hardware or software requirements by posting them to the Website or by email. Continuing to use the Website after receiving notice of any change is reaffirmation of your consent to receive notices and disclosures electronically.

Withholding or Withdrawing Your Consent. You may withhold consent to electronic delivery and electronic signatures and receive paper copies in lieu of same. If you consent now, you may at any time thereafter, withdraw your consent to receive notices and disclosures electronically by contacting us at 1-888-533-0660 or by emailing us at [unsubscribe@glasserlaw.com](mailto:unsubscribe@glasserlaw.com). The body of your email should indicate that you are withdrawing consent to electronic delivery and signatures and include your email address, full name, U.S. postal address, and telephone number. If you withhold consent or if you withdraw your consent to receive notices and disclosures electronically, we may choose to deny you access to and use of the Website. If you withhold consent, or later withdraw your consent, for electronic delivery and signatures, it may cause delay in how quickly we can complete certain transactions with you.

Requesting Paper Copies of Electronic Communications. If, after you consent to receive notices and disclosures electronically, you would like a paper copy of any record provided or made available electronically to you by us, you may request a copy at no charge by calling us at 1-888-533-0660 or by emailing us at [contactus@glasserlaw.com](mailto:contactus@glasserlaw.com). The body of your email should identify the record being requested in paper format and include your email address, full name, U.S. postal address, and telephone number.

Updating Your Contact Information. If you accept these terms, you must provide us with a true, accurate and active email address for you. It is your responsibility to promptly notify us of any changes to the email address supplied. You may update your email address by calling us at 1-888-533-0660, or by emailing us at [contactus@glasserlaw.com](mailto:contactus@glasserlaw.com). The body of your email should identify your old email, new email, full name, U.S. postal address, and telephone number. Please note that if you use a spam filter that blocks or re-routes emails, please allow senders with the domain [@glasserlaw.com](mailto:@glasserlaw.com) so that you will be able to receive the communications we send to you.

Termination/Changes. We reserve the right, in our sole discretion, to discontinue providing you with electronic records, or to terminate or change the terms and conditions on which we provide electronic records. We will provide you with notice of any such termination or change as required by law.

**Changes & Additional Terms.** We may modify and amend these Terms at any time, at our sole discretion, by posting the amended Terms on the Website and indicating the new effective date. You understand and agree that your continued use of any part of the Website or taking any action indicating acceptance of these Terms by, for example, clicking any button, checking any box, or clicking any hyperlink, after amended Terms have been posted constitutes acceptance to such change. In addition, certain functionality and features on this Website may be governed by or subject to additional or separate terms, conditions, or notices that differ from these Terms. Therefore, you should review these Terms and any other applicable terms, conditions, and notices that are in effect each time you use the Website. Your continued use of the Website constitutes acceptance of such additional terms, conditions, and notices.

**Disclaimers.** The Firm does not undertake any obligation or responsibility to update or amend any of the content on the Website. We may at any time, with or without cause, and without prior notice to you deny you access to the Website. The Website may also be temporarily unavailable from time to time for maintenance or other reasons. We may also terminate the Website in whole or in part at any time without prior notice to you. No failure, omission, or delay on our part to exercise any right under these Terms will preclude exercise of that right or any other right under these Terms. The Firm has no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction, or unauthorized access to, or alteration of, your online access to the Website or your account(s). The Firm is not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, failure of email or other communications on account of technical problems or traffic congestion on the Internet or on the Website, or combination thereof, including injury or damage to you or to any other person's computer related to or resulting from participating or downloading materials in connection with the Website. Certain hypertext links and referenced websites on the Website may belong to third-parties and are not under the control of the Firm ("Linked Sites"). These Linked Sites are provided solely as a convenience to you. The fact that we have included Linked Sites does not necessarily serve as an endorsement by the Firm.

**Limitation of Liability.** You expressly understand, acknowledge, and agree that your use of the Website is at your sole risk. You acknowledge and agree that the Firm shall not be liable or responsible for any claim, damage, or loss resulting from a cause beyond the Firm's control, including, but not limited to, failure of electronic or mechanical equipment or communication lines, telephone or other connection problems, computer viruses, unauthorized access, theft, operator errors, severe weather, earthquakes, or other natural disasters, strikes or other labor problems, wars, or governmental restrictions. Moreover, to the maximum extent permitted by applicable law, you agree that in no event will the Firm or any of its affiliates be liable to you or to any third party, whether in contract, warranty, tort (including negligence), or otherwise, for any indirect, special, incidental, consequential, exemplary, or punitive damages, or for lost profits or lost data arising from your use of the Website, even if the Firm has been advised of the possibility of such damages.

**Indemnity.** To the fullest extent permitted by law, you agree to indemnify, defend, and hold harmless the Firm, its successors, parents, subsidiaries, affiliates, officers, directors, stockholders, investors, employees, agents, representatives, and attorneys, and their respective heirs, successors, and assigns (collectively, the "Indemnified Parties") from and against any and all claims, liabilities, losses, damages, costs, and expenses (including, without limitation, attorneys' fees) incurred by the Indemnified Parties arising out of or relating to (a) your access to, use of, or alleged use of the Website; (b) your violation of these Terms, any representation, warranty, or agreements referenced in these Terms, or any applicable law or regulation; (c) your violation of any third

party right, including without limitation any intellectual property, publicity, confidentiality, property, or privacy right; or (d) any disputes or issues between you and any third party. We reserve the right, at our own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, and in such case, you agree to cooperate as fully as reasonably required with our defense of such claim. You agree not to settle any matter to which indemnity applies without our prior written consent.

**Arbitration.** PLEASE READ THE FOLLOWING SECTION CAREFULLY TO ENSURE THAT YOU UNDERSTAND IT FULLY. THESE TERMS CONTAIN A MANDATORY INDIVIDUAL ARBITRATION PROVISION AND CLASS ACTION/JURY TRIAL WAIVER PROVISION THAT REQUIRES USE OF ARBITRATION ON AN INDIVIDUAL BASIS TO RESOLVE CERTAIN DISPUTES RATHER THAN JURY TRIALS OR CLASS ACTIONS. BY USING OUR WEBSITE, YOU AGREE TO ARBITRATE ANY CLAIMS THAT YOU MAY HAVE OR CLAIM TO HAVE AGAINST US, AND YOU GIVE UP YOUR RIGHT TO ASSERT SUCH CLAIMS IN A COURT AND TO HAVE A JURY DETERMINE YOUR CLAIMS.

This agreement to arbitrate shall be subject to the Federal Arbitration Act (Title 9 of the United States Code) and may be enforced per that Act. As a result, you waive your right to bring or participate in any class action against the Firm and agree that any such arbitration shall be conducted solely on an individual basis. All claims or disputes belonging to you or us arising in connection with or relating to these Terms, your account(s), our communications with you, or your use of this Website, excluding legal action taken by us relating to site operations and/or intellectual property, shall be resolved solely and exclusively by confidential binding arbitration as provided below. You may not sell, transfer or assign any claim belonging to you against the Firm.

Prior to initiating arbitration, you and the Firm each agree to notify the other party to the claim or dispute and attempt to negotiate an informal resolution. You must send any notice of claim or dispute to us by e-mail to [contactus@glasserlaw.com](mailto:contactus@glasserlaw.com). We will send any notice of claim or dispute to you at the address we have for you. You and the Firm will attempt to resolve any claim or dispute through informal negotiation within thirty (30) days from the date that the notice of claim or dispute is received. If we are unable to resolve the claim or dispute through informal negotiation, you agree that the claim or dispute will be resolved through binding arbitration by a single impartial arbitrator rather than by a court. Each party shall bear its and/or their respective attorney's fees and costs unless such attorney's fees and/or costs are awarded to a party in the arbitrator's award. Any such claim or dispute shall be brought solely by you as an individual and not as part of, or as a representative of, a class. You further agree that any questions as to the enforceability of this arbitration agreement shall be decided by the arbitrator. The arbitration shall be conducted remotely from your state of residence if you so desire, or if in person, in the Commonwealth of Virginia, either way using the American Arbitration Association. The arbitrator's award shall be final and binding. You and the Firm acknowledge and agree that each are waiving the right to participate as a plaintiff or class member in any purported class action lawsuit, class-wide arbitration, private attorney-general action, or any other representative proceeding as to all arbitrable claims and disputes belonging to you or us. You and the Firm also acknowledge and agree that each is waiving the right to a trial by jury for such claims and disputes.

Claims (whether brought initially or by counterclaim or cross-claim) are not subject to arbitration if they are filed in a small claims court, so long as the case remains in such court and only individual claims for relief are advanced in the case. If you or the Firm bring a counterclaim or cross-claim that exceeds the small claims court's jurisdiction, the entire claim must be submitted to arbitration. Also, even if you or we have opted to litigate a claim in court, you or we may elect arbitration with respect to any new arbitrable claim later asserted in any related or unrelated lawsuit. Arbitration may be requested at any time, even where there is a pending lawsuit, unless a trial has begun, or a final judgment entered. Arbitrable claims subject to this arbitration agreement only include those claims belonging to you or us. Collection matters filed by the Firm on behalf of our clients are not subject to this arbitration agreement as those claims do not belong to us, but rather our clients.

You may opt out of this arbitration agreement by notifying us within thirty (30) days of the first day on which you access the Website of your desire to do so. Your notice that you choose to opt out must be sent to [contactus@glasserlaw.com](mailto:contactus@glasserlaw.com) with the subject line “Arbitration Opt Out” or by certified mail to Glasser and Glasser, P.L.C., 580 E. Main Street, Suite 600, Norfolk, VA 23510, Attention: Collections Special Handing Team. You agree that your failure to opt out in such a manner shall act as a waiver of your right to opt out and of any challenges to this agreement to arbitrate.

**Governing Law.** These Terms and any claims or disputes arising out of or relating to them or use of the Website, including the Firm’s payment portal accessible at [www.payglasserlaw.com](http://www.payglasserlaw.com), are to be governed by and construed in accordance with the federal laws of the United States and the laws of the Commonwealth of Virginia, without regard to choice-of-law principles. In the event any one or more of the provisions in these Terms is for any reason held to be invalid, illegal, or unenforceable in any respect, such invalidity, illegality, or unenforceability shall not affect any other provision hereof, and these Terms shall be construed as if such invalid, illegal, or unenforceable provision had never been a part hereof, provided that such construction shall not cause these Terms to fail in their essential purpose.

**Survival.** These Terms shall survive termination of your access to and use of the Website.

These Terms are effective as of June 1, 2026.