

MacAdvance™ Legal Disclaimer & Compliance Notice

This document is provided for transparency and compliance purposes. MacAdvance™ is a membership-based financial support program operated by McIntyre Economic Advisors.

Not a Bank or Lender. McIntyre Economic Advisors is not a bank, credit union, licensed lender, or payday lender. MacAdvance™ does not issue loans, extend credit, or charge interest or APRs.

Membership-Based Services. Fees paid to MacAdvance™ are membership fees for access to financial software, tools, education, administrative services, and professional support. Fees are not interest, finance charges, or loan-related costs.

Financial Accommodations. Any financial accommodation provided is discretionary, non-interest bearing, non-guaranteed, and subject to internal eligibility review. Approval is not automatic and may be denied at any time.

No Financial, Legal, or Tax Advice. Information provided through MacAdvance™ does not constitute legal, tax, or investment advice. Members should consult licensed professionals for advice specific to their situation.

Compliance With Law. MacAdvance™ is intended to operate in compliance with applicable federal, Pennsylvania state, and local laws and regulations, including consumer protection and anti-money laundering standards.

Identity & Verification. Participation may require identity, income, and residency verification. Failure to provide accurate information may result in denial or termination of membership.

No Guarantee of Funds. Membership does not guarantee access to any financial accommodation. Availability, limits, and timing may change without notice.

Limitation of Liability. To the fullest extent permitted by law, McIntyre Economic Advisors shall not be liable for any direct or indirect damages arising from participation in MacAdvance™.

Program Changes. Terms, features, eligibility criteria, and availability of MacAdvance™ may be modified, suspended, or discontinued at any time.

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