



# TERMS AND CONDITIONS OF USE and AGREEMENT

## The Benefit Bank Professional

**1. YOUR BENEFITS, YOUR OPPORTUNITIES, YOUR RESPONSIBILITY.** The Benefit Bank Professional, herein known as TBB Pro, is a software program that can help you increase your income by applying for benefits. We offer you the use of TBB Pro services and software as a tool to help you apply for an array of benefits supported by this program.

TBB Pro program and services are designed to make it easier for a counselor to complete your applications for benefits. TBB Pro explains the meanings of certain words used on benefit applications, explains some of the rules and regulations, and calculates some of the math.

TBB Pro does not make decisions for you; you will make those decisions in coordination with your TBB Pro counselor.

TBB Pro does not represent you, or act for you, to any other government agency. Nor are we responsible for any actions that any other government agency might take as a result of you using TBB Pro.

TBB Pro software does not verify any of the personal information you include on your benefit applications. You are responsible for the accuracy of all information you provide to your TBB Pro counselor.

**2. THE BENEFIT BANK PROFESSIONAL DOES NOT PROVIDE LEGAL ADVICE.** Neither TBB Pro, nor the organization who is providing the place for you to use TBB, nor the TBB counselors who work with you, act as lawyers. If you need or are seeking legal advice, we strongly recommend that you contact a lawyer for that assistance.

**3. THE BENEFIT BANK PROFESSIONAL PROVIDES ONLY BASIC INFORMATION AND SELECTED BENEFIT FORMS.** The benefit information included in TBB Pro software is general information that applies to many people, but not all of them. TBB Pro has not been set up to cover all possible situations.

Our goal in designing TBB Pro is to provide an accurate and up-to-date program. However, we cannot guarantee that the program is completely accurate, and we cannot guarantee that all the documents you fill out and send to the state agencies using TBB Pro software are accurate, complete, or up-to-date. By using the software, you are agreeing that you understand this.

**4. THE BENEFIT BANK PROFESSIONAL SOFTWARE IS COPYRIGHTED.** TBB Pro is made available for your use only, as part of a service offered by the organization at whose location you are using the program. They have special permission from us to use the program. TBB Pro cannot legally be used by anyone other than a certified TBB Pro counselor.

**5. THE BENEFIT BANK PROFESSIONAL SERVICES ARE ALWAYS OFFERED FREE OF CHARGE.** If anyone asks you to pay for TBB Pro services, please contact The Benefit Bank at 1-855-822-4357 (TBB-HELP).

**6. THE BENEFIT BANK PROFESSIONAL TAKES STEPS TO PRESERVE THE PRIVACY OF YOUR PERSONAL INFORMATION.** You acknowledge that you have been made aware of TBB Pro's Information Privacy Policy and agree to its terms. If you have any questions about this policy, you are responsible for discussing them with your counselor before using TBB Pro.

You hereby authorize any TBB Pro counselor working with The Ohio Benefit Bank™ to access your profile on TBB Pro and any application(s) for benefits, and to submit benefits applications and any related documents on your behalf. You understand that this may involve the counselor making electronic agreements on your behalf or otherwise verifying consent on your behalf to have benefit applications submitted to the relevant state agencies in Ohio. You understand that your application and any related documents will only be sent to the agency that handles them. You also understand that only TBB Pro counselors will be allowed to access your profile.

By signing this form, you acknowledge that you have read and understand this agreement and agree to the terms and conditions of using The Benefit Bank.

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Printed name: \_\_\_\_\_