

Crossroads Terms and Conditions

Effective Date: 05-Jun-2026

Welcome to **Crossroads** (“the Church,” “we,” “us,” or “our”). These Terms and Conditions govern your relationship with us, including your use of our website (ecrossroads.org), mobile applications, text messaging services, online giving platforms, and participation in our in-person and online ministries, events, and volunteer programs (collectively, the “Services”).

By accessing our website, opting into our communications, or participating in our ministries, you agree to be bound by these Terms. If you do not agree, please do not use our Services.

1. Digital Content & Website Use

- **Permitted Use:** Our digital platforms are provided to share the Gospel, build community, and manage church administration. You agree to use them only for lawful, faith-based purposes.
- **Intellectual Property:** All sermons, livestream broadcasts, original music, graphics, articles, and logos are the property of the Church and are protected by copyright laws. You may stream, download, and share our media for personal, non-commercial, or small-group use, but you may not sell or repurpose it without written permission.
- **User-Contributed Content:** If you post prayer requests, comments, or join community forums on our platforms, you agree not to post anything defamatory, offensive, or private. We reserve the right to moderate or remove any content at our sole discretion.

2. Financial Stewardship & Online Giving

- **Secure Processing:** Online tithes, offerings, and donations are processed securely through our trusted third-party providers (e.g., [Insert Provider, e.g., Planning Center, Stripe, Pushpay]). We do not store credit card details on our servers.
- **Refund Policy:** In alignment with tax laws and standard church accounting, charitable contributions are generally non-refundable. If you believe a processing error has occurred (such as a typo in the amount), please contact our administrative office within 14 days.

3. Communication Terms (SMS & Email)

By providing your contact information to the Church, you agree to receive digital communications from us as outlined below. You can manage or revoke your consent at any time.

A. Email Communication Terms

- **Consent & Subscription:** By creating an account, filling out a connection card, registering for an event, or signing up via our website, you agree to receive emails from the Church. These may include weekly newsletters, ministry updates, spiritual encouragement, giving receipts, and administrative notices.
- **Frequency:** We respect your inbox. While church-wide newsletters are typically sent on a [weekly/monthly] basis, the overall frequency will depend on the specific ministries, groups, or volunteer teams you choose to join.
- **How to Opt-Out (Unsubscribe):** Every marketing or informational email we send includes an "**Unsubscribe**" or "**Manage Preferences**" link in the footer. You can click that link at any time to remove yourself from that specific email list or all church communications.
- **Transactional Emails:** Please note that even if you unsubscribe from informational newsletters, you may still receive automated transactional emails from us, such as event registration confirmations, giving statements, or password resets.

B. SMS and Text Messaging Terms

- **Consent & Opt-In:** By providing your mobile number and explicitly opting in (via web form, keyword, or paper sign-up), you consent to receive informational, pastoral, event, and emergency texts from us. Consent is completely voluntary and never a requirement for membership.
- **Frequency & Rates:** Message frequency varies based on the ministries you join. **Message and data rates may apply** depending on your wireless plan.
- **How to Opt-Out:** You can cancel the SMS service at any time. Just text **STOP** to **[Insert Short Code or Phone Number]**. We will send a final confirmation text, and then stop messaging you.
- **How to Get Help:** Text **HELP** for assistance, or contact us directly at it@ecrossroads.org

4. Ministries, Events, and Child Safety

Participation in our physical and digital church communities comes with a shared responsibility to keep everyone safe.

- **Child and Youth Safety:** The safety of minors is our highest priority. Parents or legal guardians must register children for children's ministry (e.g., Sunday School, youth group) and comply with our check-in/check-out policies. The Church enforces strict volunteer screening and background checks in accordance with our Child Protection Policy.
- **Event Registrations and Fees:** Registration fees for conferences, camps, or trips are subject to the specific cancellation and refund policies listed on that event's signup page.
- **Code of Conduct:** We expect all attendees, volunteers, and members to treat one another with dignity, respect, and kindness, creating a safe and welcoming environment across all church activities.

5. Media Release (Photography and Filming)

We love sharing what God is doing in our community. Please be aware of how we handle media:

- **Public Services:** Our main worship services and large public events are often livestreamed, recorded, or photographed. By attending an in-person service, you acknowledge that your image, likeness, or voice may appear in our online broadcasts, social media, or promotional materials.
- **Opting Out:** If you do not wish to be photographed or filmed, please notify an usher or staff member before the service begins, and we will happily direct you to designated "no-film" seating areas.
- **Minors:** We take extra care with children. We will not publish close-up, identifiable photos or videos of minors from children's ministry environments without explicit parental consent.

6. Volunteer Guidelines

If you serve on a volunteer team (e.g., greeting, production, worship, hospitality):

- You agree to abide by the Church's internal volunteer handbook and leadership honor code.
- You understand that volunteering does not create an employment relationship.
- Certain roles (especially those involving finances, youth, or counseling) require passing a background check and completing mandatory training.

7. Disclaimers and Limitation of Liability

- **"As-Is" Service:** Our digital Services are provided on an "as-is" basis. We cannot guarantee that our website or app will never experience downtime or technical glitches.

- **Pastoral Guidance Disclaimer:** The spiritual encouragement, prayer, and pastoral guidance offered by our staff or volunteers are intended for spiritual growth and support. It is not a substitute for professional legal, medical, or mental health counseling.
- **Limitation:** To the fullest extent permitted by law, the Church, its trustees, officers, and employees shall not be liable for any damages arising out of your participation in our digital or physical services.

8. Changes to These Terms

We may update these Terms and Conditions as our ministries evolve. When we do, we will update the "Effective Date" at the top of this page. Your continued engagement with our church constitutes your acceptance of the updated terms.

9. Contact Information

If you have questions, need to update your communication preferences, or want to review our full internal policies, please reach out to us:

Crossroads Community Church of Kokomo

4254 S 00ew

Kokomo, IN. 46902

info@ecrossroads.org

765-453-4626

Next Steps for Implementation

1. **Add a Privacy Policy:** A T&C tells users how they must behave; a **Privacy Policy** tells users how *you* protect their data. You will want a separate link for that (especially to satisfy stricter SMS compliance laws).
2. **Make it Accessible:** Put the link to this document in your website's footer, on your online giving page, and inside your church mobile app.

Disclaimer for the Church Leadership

This document is a generic template and does not constitute formal legal advice. Text messaging compliance (like TCPA and CTIA regulations in the US) can be strict regarding opt-ins and opt-outs. It is highly recommended that you have a local attorney or your denomination's legal counsel review your final Terms of Service and Privacy Policy before publishing.