

Website Terms and Conditions

WaterRock Financial Network, LLC

Effective October 7, 2026

1 Scope and acceptance

These Terms and Conditions govern the websites, landing pages, funnels, and online application forms operated by WaterRock Financial Network, LLC (WaterRock, we, us, or our). Vital Direct is a product promoted through our site. WaterRock Financial Network, LLC is the operator of this site and the contracting party for our affiliate program. These Terms apply when you affirmatively accept them through a form or other acceptance control on the site. If you do not agree, do not submit an application or use restricted site features.

2 Eligibility and accurate information

You must be at least 18 to submit an affiliate application or enter an agreement through this site. Provide accurate, current information and use only identities and contact information you are authorized to provide. If applying for a company, identify its legal name and the individual authorized to act for it. You represent that you have authority to submit the application and accept agreements on its behalf.

3 Affiliate applications and approval

Submitting an application or accepting the affiliate agreement does not automatically appoint you as an affiliate, authorize promotion, or create a right to commissions. You may apply and accept the affiliate agreement before purchasing the required membership. WaterRock verifies the qualifying individual's active Vital Direct household membership before submitting affiliate enrollment to Health Compass for issuance of an affiliate link. Existing qualifying household coverage satisfies the membership requirement without a duplicate purchase. A business may be an affiliate, but the qualifying member must be an individual as described in the affiliate agreement.

4 Separate agreements and product purchases

The WaterRock Financial Affiliate Agreement, including its compensation schedule, governs affiliate eligibility, commissions, approval, participation, and termination. It controls over these Terms if the two conflict on affiliate matters. Membership enrollment, billing, cancellation, refunds, household coverage, and access to healthcare services are governed by the applicable membership and provider terms presented through the enrollment process. Accepting these Terms or the affiliate agreement does not purchase a membership or authorize a membership charge. Review the terms presented at checkout before purchasing.

5 Product information and healthcare

Vital Direct is a healthcare access membership, not health insurance. WaterRock does not provide medical care or medical advice. Information on this site is for general information and does not diagnose or treat a condition or replace professional care. Product features, prices, provider availability, geographic restrictions, and service limitations may change. The current membership and provider terms control service availability. Do not use this site or its forms for an emergency; call 911 for an emergency. Do not submit medical records, diagnoses, facial-scan images or results, or other clinical information through our inquiry or affiliate forms.

6 External websites

Membership purchase links, member portals, and other provider links may take you to websites operated by Health Compass or other third parties. Their terms and privacy policies apply to their sites and services. WaterRock does not control their checkout, payment processing, clinical systems, or website availability. Contact the relevant provider about membership billing or care, and contact WaterRock about your WaterRock affiliate application or agreement.

7 Permitted use and content

Use this site lawfully. Do not impersonate another person, submit fraudulent applications, transmit harmful software, bypass access controls, interfere with the site, scrape personal information, or use our forms for unsolicited promotion. Site content, branding, and materials are owned by WaterRock or their respective licensors. You may view and download materials provided for that purpose for your own review. Promotional reuse or modification requires the permission provided in your affiliate agreement or written approval from WaterRock. Do not misrepresent a relationship with WaterRock or a provider.

8 Privacy and communications

Our Privacy Policy describes collection, use, and sharing of information, including application processing and advertising technologies. We may send messages needed to respond to your inquiry or administer your application or affiliate relationship. Consent to promotional texts or automated marketing calls, where requested, is separate from acceptance of these Terms and is not a condition of purchasing a membership. Use the unsubscribe link in promotional emails or the opt-out instructions in promotional texts to stop those messages. Opting out of marketing does not cancel a membership or affiliate agreement.

9 Electronic records

When you select an agreement checkbox and submit a form, your action is intended as electronic acceptance of the agreement identified beside that checkbox. A company applicant's authorized representative may accept on its behalf. You may download and retain the affiliate agreement. We may retain application details, the accepted agreement version, and acceptance date and time as evidence of the transaction. A general Terms checkbox does not substitute for the separate affiliate agreement acceptance.

10 Availability and responsibility

We work to keep the site useful and accurate, but do not guarantee uninterrupted access or that every page will be free of errors. To the extent permitted by law, the site and its general informational content are provided as available, without implied warranties of merchantability, fitness for a particular purpose, or noninfringement. To the extent permitted by law, WaterRock is not liable for indirect, consequential, or speculative damages caused by use of this site. This provision does not limit obligations under the affiliate agreement, liability for fraud or willful misconduct, or rights and remedies that applicable law does not allow us to exclude.

11 Updates and disputes

We may update these Terms by posting a revised version and effective date. Updates apply prospectively and do not change an already accepted affiliate agreement or reduce accrued rights. Where acceptance is required, we will obtain acceptance of the revised Terms. New Mexico law governs these Terms, except where mandatory law requires otherwise. Subject to any applicable agreement or nonwaivable rights, disputes about these website Terms may be brought in the state or federal courts in Bernalillo County, New Mexico. Affiliate disputes remain governed by the dispute provisions in the affiliate agreement.

12 Contact

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