

Terms of Use

Effective date: October 10, 2026

1. Agreement and operator

These Terms of Use ("Terms") govern use of meredithgerak.com and the resources, accounts, educational programs, and consultation services offered through it by Integrative Journey Modern Psychotherapy Co., doing business as Meredith Gerak, operating the professional website of Meredith Futernick-Gerak ("we," "us," or "our"). By affirmatively accepting these Terms when prompted, you agree to them. If you do not agree, do not register or purchase services governed by them.

Meredith Futernick-Gerak is a Licensed Professional Counselor, Approved Brainspotting Consultant, Approved Clinical Supervisor, and clinician educator. The business is based in Matawan, New Jersey. Offerings may include Brainspotting consultation, professional education, parts-informed and trauma-informed learning, and education concerning ketamine-assisted psychotherapy preparation and integration. Educational offerings may also be presented under Integrative Journey Modern Learning. The meredithgerak.com website and online education platform use Kajabi.

Service-specific terms disclosed and accepted at enrollment control over these general Terms for that service if there is a conflict. Mandatory rights under applicable law remain in effect.

Contact: hello@meredithgerak.com

Business mailing address: 171 Main Street, Matawan, NJ 07747

2. Eligibility and accounts

Accounts and purchases are intended for adults age 18 or older who can enter a binding agreement. Some offerings may have additional professional qualifications or prerequisites described at registration. Provide accurate information, protect your login credentials, and notify us of suspected unauthorized access. Access is for the registered participant unless an offering expressly permits additional users.

3. Education, consultation, and therapy are different services

Website content, downloadable materials, courses, workshops, and educational consultation are provided for informational and educational purposes. They are not individualized diagnosis, psychotherapy, medical treatment, legal advice, or emergency services.

Browsing, purchasing educational content, joining a group, or contacting us through the site does not create a therapist-client relationship. Clinical practice is Integrative Journey Modern Psychotherapy Co. and requires a separate clinical intake, informed-consent agreement, and

confirmation of eligibility, including applicable location and licensure requirements. The shared business operator does not make an educational offering psychotherapy.

Professional consultation supports learning and reflection; it does not transfer responsibility for your clients or replace your independent judgment, professional standards, or legal obligations. It is not formal clinical supervision unless a separate written supervision agreement establishes that relationship.

Information about Brainspotting, parts-informed approaches, ketamine, or psychedelic-assisted work does not authorize a participant to practice beyond their training, license, or scope, or provide prescribing or medication instructions. Any clinical or medicine-assisted service requires separate eligibility review and appropriate provider agreements.

The site and general inbox are not monitored for emergencies. For immediate danger or a medical emergency, contact local emergency services.

4. Participation and results

Learning and experiential activities may invite personal reflection or bring up emotions. You may choose whether to participate in an optional exercise, pause, or ask for clarification. An educational facilitator does not replace your own treating clinician. Follow any offering-specific participation and safety requirements.

We do not promise particular clinical, personal, certification, career, or business outcomes. Testimonials describe individual experiences and are not guarantees of similar results.

5. Purchases, access, cancellations, and refunds

Before purchase, the offer or checkout page will state the price, currency, applicable taxes or fees, included services, dates, access period, prerequisites, and applicable cancellation, refund, or transfer policy. Review these details before paying. Contact hello@meredithgerak.com if anything is unclear.

All purchases are final and nonrefundable, except as required by applicable law or expressly provided in these Terms. This policy applies to digital products, courses, live trainings, consultation appointments, experiential programs, multi-session programs, and membership payments.

A purchase may be eligible for transfer to another eligible participant or a future offering, subject to our prior written approval, availability, and any applicable participation requirements.

Transfers are not guaranteed. To request a transfer, email hello@meredithgerak.com with your purchase details and requested transfer. A request does not change the original registration unless we confirm approval in writing.

This nonrefundability policy does not limit mandatory refund or cancellation rights under applicable law. A payment plan divides payment for an agreed purchase; it is not a cancellable subscription unless expressly described that way before purchase.

We will communicate material scheduling or delivery changes. If we cancel a paid offering without delivering it, you may choose a refund for the undelivered portion or an offered alternative. If we make a material change that you cannot accept, contact us about an

appropriate refund or alternative consistent with applicable law and the accepted purchase terms.

Digital access lasts for the period stated in the offer. Access is not “lifetime” unless that term and its duration are expressly defined before purchase.

6. Recurring memberships, if offered

Any recurring offer will clearly disclose its price, billing frequency, trial terms if any, renewal terms, and cancellation method before enrollment. Recurring charges require your affirmative consent. A purchase that is not identified as recurring does not authorize recurring billing.

Membership payments already made are nonrefundable, including partial billing periods, except as required by applicable law or expressly provided in these Terms. Cancellation stops future renewals under the terms disclosed at enrollment. For cancellation assistance, contact hello@meredithgerak.com.

Cancellation stops future renewals according to the disclosed terms and applicable law. We will give required notices of renewals, trial conversions, and price changes and obtain additional consent where required.

7. Continuing education and professional credentials

Our continuing-education provider number is NBCC ACEP #7693. CE credit is available only when the specific offering expressly identifies it. Its description will state the provider, eligible credit type, number of hours, completion requirements, and any applicable approval information. Participants are responsible for confirming acceptance with their licensing board or credentialing organization. Credit requires completion of the stated attendance, participation, evaluation, and other requirements. Experiential sessions are not recorded for CE credit. A replay does not automatically qualify for live credit. Completion does not itself confer a professional certification, license, or authorization to use a protected modality designation.

8. Confidentiality, group conduct, and recordings

Respect other participants’ privacy. Do not disclose another participant’s identity, personal story, or identifying information outside the group without their permission. Do not present identifiable client material; remove identifying details and comply with your professional confidentiality obligations.

Do not record, photograph, screenshot, transcribe, or use an AI meeting assistant in a session without prior written permission from the organizer and any other consent required from affected participants. Any organizer recording will be disclosed in advance, including intended use and access, with required consent obtained separately. Registration alone is not permission for promotional use of your image, voice, or story.

Group confidentiality cannot be guaranteed, and an educational group does not create therapist-client privilege. Harassment, discrimination, threats, unauthorized solicitation, and disclosure of others' confidential information are prohibited. We may moderate content or suspend participation to address material violations or safety concerns, subject to applicable law and fair handling of prepaid, undelivered services.

9. Intellectual property and participant contributions

Our original website content, course materials, worksheets, recordings, and other resources are owned by us or licensed to us. Purchase grants a limited, nonexclusive right to access and use the materials for your own learning during the stated access period. This access may not be transferred without our prior written approval under Section 5.

You may use a resource with clients only if its accompanying license expressly permits that use. Do not resell, redistribute, publicly post, share logins, remove attribution, or incorporate materials into a course, commercial product, or AI training dataset without permission, except as allowed by law.

You retain rights to content you submit. You give us only the permission reasonably needed to host, display to the intended audience, and administer that content as part of the service you selected. This does not grant permission to use your story or testimonial in marketing. Submit only information you have the right to share.

10. Acceptable website use

Do not use the site to break the law, impersonate others, infringe rights, distribute malware, bypass security or payment controls, harvest personal information, or interfere with service operation. Do not access accounts or restricted materials without authorization. These restrictions do not limit rights or activities protected by applicable law.

11. Privacy and third-party services

Our Privacy Policy explains how information is handled.

General website forms and ordinary email should not be used for sensitive clinical information. The site may link to external services or use third-party platforms for payment, hosting, scheduling, or events. Those providers may have separate terms and privacy policies. A link does not guarantee a third party's services or imply endorsement. We remain responsible for our own obligations to you.

12. Availability, disclaimers, and responsibility

We aim to provide accurate information and reliable access, but content can become outdated and technical interruptions can occur. Except for express commitments made in an accepted

offer and rights that cannot lawfully be excluded, general website content is provided “as is” and “as available.”

To the extent permitted by law, we do not warrant that the website will be uninterrupted, error-free, or suitable for every purpose. These provisions do not disclaim an express promise about a purchased service, excuse failure to deliver what was purchased, or waive statutory consumer protections.

To the extent permitted by law, neither party is responsible to the other for indirect or consequential losses arising from ordinary website use. This exclusion does not apply to fraud, willful misconduct, gross negligence, confidentiality or privacy violations, bodily injury, or other liability that cannot legally be excluded. It does not limit remedies for separately contracted professional services or mandatory consumer remedies.

13. Suspension and termination

We may suspend or terminate access for a material breach of these Terms, unlawful conduct, or a security risk. Where practical, we will explain the issue and give a reasonable opportunity to correct it. Urgent protective action may be immediate. Any refund or payment obligation is governed by the accepted purchase terms and applicable law; termination does not automatically forfeit all prepaid amounts.

14. Changes, governing law, and disputes

Updates will be posted with a revised effective date. Material changes to ongoing paid services will receive appropriate notice and renewed agreement where required. Changes do not retroactively alter accepted purchase terms or accrued rights without a lawful basis and any required agreement.

New Jersey law governs these Terms, except that mandatory protections applicable where you live remain in effect. Contact hello@meredithgerak.com to try to resolve a concern informally. This request does not delay a legal deadline or restrict access to courts, regulators, or small-claims procedures. These Terms do not impose mandatory arbitration or a class-action waiver.

If a provision is unenforceable, the remaining provisions continue to the extent permitted by law. Any failure to enforce a provision on one occasion is not a waiver of future enforcement.

15. Contact

Questions about these Terms, purchases, accessibility, or participation may be directed to hello@meredithgerak.com.