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You acknowledge and agree that when you submit any information to us through our Website, such information may be disclosed and transferred to our respective agents and service providers, subject to the provisions of applicable law. You further agree that we may disclose any information you submit (i) if we have a right or duty to do so, (ii) if we are compelled or permitted by law to do so, (iii) as directed by you, and/or (iv) as necessary to provide you with products or services you have requested. Any information, feedback, questions, concepts, comments, suggestions, ideas or the like which you send to us by or through our Website, or at any e-mail address we have provided at our Website, will be treated as being nonconfidential and nonproprietary as to you, and we will be free to use the same or any information contained therein for any purpose whatsoever (including, without limitation, for the purposes of developing, manufacturing and marketing products and services) without paying any compensation to you, and the same shall be deemed our property upon receipt.

You acknowledge and agree that we may monitor and keep a record of your use of our Website.

You agree not to use our Website for illegal purposes or for the transmission of material that is unlawful, harassing, libelous (untrue and damaging to others), invasive of another's privacy, abusive, threatening, or obscene, or that infringes the rights of others.

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## **WEBSITE MAINTENANCE**

During certain times, our Website may be unavailable for maintenance.

## **ONLINE ACCOUNT CENTER AND SERVICES**

Through our Website, we offer an Internet-based online account management system ("Online Account Center") which provides a number of online services that permit you to obtain certain account information and to access electronic funds transfer services and other account functions by means of the Internet.

## **SECURITY OF USERNAME AND PASSWORD**

To access the Online Account Center and services, our Website uses a combination of a username and password to ensure the security of your account. You are responsible for keeping your username and password confidential. You acknowledge that we use your username and password to identify you when you log into our Website to access the Online Account Center and that protecting the confidentiality of your username and password is necessary to prevent unauthorized access to your account. You determine what password you will use, and we store your password only in encrypted form. You accept responsibility for the confidentiality and security of your password and agree to change your password as needed to keep it confidential and secure. You further agree to notify us immediately if you believe your login information has been compromised (e.g., lost or stolen) or used without your authorization.

## **ACCOUNT ACCESS**

You may use the Online Account Center to request access to your account(s). If you wish to use the Online Account Center to perform account transactions, you must possess any required authority over the account in order to complete the transaction. By using the Online Account Center services, you agree to maintain sufficient balances in your account to cover any transactions and fees that are ultimately approved by or related to the Online Account Center services.

## **TRANSACTION AUTHORIZATION**

You agree that we are authorized to act on instructions received under your username and password unless you have previously notified us that your username and password have been compromised or used without your authorization. You are responsible for accurately entering all data to perform such transactions. You agree to hold us harmless for processing in good faith any request via the Online Account Center that we validate as being received from your username and password.

## **ACCOUNT BALANCE AND TRANSACTION HISTORY**

You can use the Online Account Center to check the balance of your account and to view your transaction history. The balance shown for your account may include deposits subject to verification by us. Account balances shown may also differ from your records due to deposits in progress; outstanding transactions; or other withdrawals, payments, or charges. Account balances are updated periodically, and the Online Account Center will display the most current balance and transaction information available for your account.

## **VIRUS AND MALWARE PROTECTION**

We are not responsible for the effects of any electronic viruses or other malware (e.g., trojans, root kits, etc.) that you may encounter and that may infect the computer you use to access the Online Account Center. We encourage you to routinely scan any computer you use to access the Online Account Center using a reputable anti-virus software product to detect and remove any viruses or other malware. If not detected and appropriately neutralized, viruses and malware may corrupt and destroy programs, files, and hardware and may store and transmit non-public, personal information from any such computer without your authorization.

## **PRIVACY**

For an explanation of our practices and policies related to the collection, use, and storage of your personal and non-personal information in connection with your account(s) with us, please read our Privacy Policy available on our Website. As it relates to our Website(s), we may use the following

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- Web Beacons. A web beacon is an electronic file on a Web page that allows us to count and recognize users who have visited that page. Among other things, a web beacon can be used in HTML-formatted email to determine responses to our communications and measure their effectiveness. You can generally avoid web beacons in email by turning off HTML display and displaying only the text portion of your email.
- Internet Protocol (IP) Address. When you visit our Website(s), we may capture and retain the IP address of the device you are using, such as a personal computer or a mobile device.
- Location and Usage Information. If you use our mobile application or access our website using a mobile device, we may collect information concerning your location, information about when an App is launched, individual session lengths for Apps, or why an App may not be working.

We may also use AdWords, Facebook or other third party remarketing, sometimes called retargeting, to market our website(s) across the Internet. This means that the third party may use technology, such as a cookie on your browser to identify you on our Website(s) so that they can provide advertising about products and services tailored to your interest. You may opt out of Google’s remarketing [here](#). You may opt out of Facebook remarketing ads by visiting [here](#). If you are concerned about third party cookies presenting ads by Google and other ad networks, you may visit a broader opt out page at the [Network Advertising Initiative](#).

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