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Attica-Wyoming CEFCU reserves the right, in its sole discretion, to terminate your access to the Attica-Wyoming CEFCU Site/Services and the related services or any portion thereof at any time, without notice. Attica-Wyoming CEFCU may also terminate or suspend your access to Attica-Wyoming CEFCU Site/Service(s) for inactivity, which is defined as failing to log into a particular service for an extended period of time, as determined by Attica-Wyoming CEFCU. The amount of time that Attica-Wyoming CEFCU currently considers as an "extended" period of time may be viewed in the FAQ relating to the particular service. Upon termination of the Attica-Wyoming CEFCU Site/Service, your right to use the Attica-Wyoming CEFCU Site/Service immediately ceases. Attica-Wyoming CEFCU shall have no obligation to maintain any content or to forward any unread or unsent messages to you or any third party.

#### **Language**

It is the express will of the parties that this agreement and all related documents have been drawn up in English. C'est la volonté é expresse des parties que la présente convention ainsi que les documents qui s'y rattachent soient rédigés en anglais.

#### **General**

The laws of the State of New York, U.S.A, govern this agreement. You hereby irrevocably

consent to the exclusive jurisdiction and venue of courts in New York, U.S.A. in all disputes arising out of or relating to the use of the Attica-Wyoming CEFCU Site/Services. Use of the Attica-Wyoming CEFCU Site/Services is unauthorized in any jurisdiction that does not give effect to all provisions of these terms and conditions, including without limitation this paragraph. You agree that no joint venture, partnership, employment, or agency relationship exists between you and Attica-Wyoming CEFCU as a result of this agreement or use of the Attica-Wyoming CEFCU Site/Services. You agree to indemnify and hold Attica-Wyoming CEFCU, its parents, subsidiaries, affiliates, officers and employees, harmless from any claim, demand, or damage, including reasonable attorneys' fees, asserted by any third party due to or arising out of your use of or conduct on the Attica-Wyoming CEFCU Site/Services. Attica-Wyoming CEFCU reserves the right to disclose any personal information about you or your use of the Attica-Wyoming CEFCU Site/Services, including its contents, without your prior permission if Attica-Wyoming CEFCU has a good faith belief that such action is necessary to: (1) conform to legal requirements or comply with legal process; (2) protect and defend the rights or property of TCFCU or its affiliated companies; (3) enforce the terms or use; or (4) act to protect the interests of its members or others. Attica-Wyoming CEFCU's performance of this agreement is subject to existing laws and legal process, and nothing contained in this agreement is in derogation of Attica-Wyoming CEFCU's right to comply with governmental, court and law enforcement requests or requirements relating to your use of the Attica-Wyoming CEFCU Site/Services or information provided to or gathered by Attica-Wyoming CEFCU with respect to such use. If any part of this agreement is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the agreement shall continue in effect. Unless otherwise specified herein, this agreement constitutes the entire agreement between the user and Attica-Wyoming CEFCU with respect to the Attica-Wyoming CEFCU Site/Services and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between the user and Attica-Wyoming CEFCU with respect to the Attica-Wyoming CEFCU Site/Services. A printed version of this agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form.

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