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Usage

We hereby grant you a limited right to use the Website solely for your personal use in connection with your account(s) that you maintain with us. We may revoke this right at any time in our sole discretion.

No Warranty

We and our third party providers created this Website for the convenience of our Internet visitors. The information (including text, graphics, and functionality) is presented 'As Is' and 'As Available' without express or implied warranties including, but not limited to, implied warranties of non-infringement, title, merchantability, and/or fitness for a particular purpose. We and our third party providers expressly disclaim any liability for errors and omissions regarding the information and materials contained in the Website. Due to the nature of the Internet, we and our third party providers cannot guarantee the confidentiality, accuracy or completeness of the information contained in this Website, information provided via this Website, or its suitability for any purpose. Further, although we and our third party providers make reasonable efforts to avoid technological problems, we and our third party providers are not responsible for any technological problem with the Website or with anyone’s use of the Website, and will not be liable for any impact these problems may have on users.

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Viruses

It is your responsibility to scan any and all downloaded materials received from the Internet for computer viruses, contamination and other harmful code. You agree that neither we nor our third party providers are responsible or liable for any damage or loss caused by such hazards.

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This Website may provide links to other websites for your convenience in locating related information and services. Neither we nor our third party providers maintain any of these other websites and have no control over the organizations that maintain these websites or the information, products, or services these organizations provide. Although we believe that the information from these organizations is reliable, neither we nor our third party providers can guarantee their accuracy, completeness or suitability for any purpose. Accordingly, we and our third party providers expressly disclaim any responsibility for the content of these other websites, the accuracy of the information on these websites and/or the quality of products or services provided by the organizations that maintain them. Neither we nor our third party providers recommend or endorse these organizations or their products or services in any way and access to them is at the user's own risk. You are prohibited from framing any of the materials on this Website, and/or from suggesting any affiliation or endorsement between us or our third party providers, without our prior written authorization. You may print copies of the material contained in this Website solely for your internal use in connection with the services provided to you and solely in accordance with these terms and conditions. You are expressly prohibited from selling; distributing; copying, amending; modifying; or similar action regarding the material in this Website including: graphics; text; content; logos or the like. Further, you are prohibited and will be responsible for any and all of your unlawful use of this Website.

Responsibility for Use and Control of Passwords and Information

If applicable, by requesting and establishing a personalized password, you will have access to the Website and the tools and information available through this Website, and we hereby grant you a limited right to use the Website and such tools and information, which right we may revoke at any time. You acknowledge that in order to use this Website, you may provide us and our third party providers with non-public personal information and other financial. In such event, this information will be stored by us and/or our third party providers and available to you through the Website. You hereby represent that you have all required permission to provide us and our third party providers this information and will be solely liable and shall indemnify us and our third party providers for any claims that you did not have such authority. You further acknowledge that you are fully responsible for the use of your password, whether authorized by or known by you or not, and the protection of your password, and you shall indemnify us and our third party providers and hold us and our third party providers harmless for any claims related to any unauthorized access or use of the Website or other systems, including, without limitation, any claim related to the unauthorized access, use or theft of your information through the use of your password.

You agree to immediately notify us if you become aware of any of the following: (a) loss or theft of your password; (b) unauthorized use of your password or any unauthorized use of this Website; and (c) any other information which you believe compromises the security of your information available through this Website.

Changes to Website

We and our third party providers may change the Website or update material without notice. While we and our third party providers may make reasonable efforts to keep the site information accurate, we and our third party providers are not obligated to update or correct information within any specified time period. We and our third party providers are not responsible for information provided by third parties, whether the information is part of this Website, is in any linked website, or is information about us that is provided on any website other than this one.

Limitation of Liability

Under no circumstances including, but not limited to, negligence, shall we or our third party providers be liable for any direct or indirect, incidental, special or consequential damages that result from the use of, or the inability to use, the materials in this Website, even if we or our authorized representatives have been advised of the possibility of such damages. You understand and agree that you

have no relationship with our third party providers, and any and all claims that you may have in connection with the Website are solely against us, and are subject to the terms of our agreement with you. In no event shall our or our third party providers' total liability to you for all damages, losses, and causes of action (whether in contract, tort or otherwise) exceed the amount paid by you, if any, for accessing this Website. You are solely responsible for your decision to and use of this Website. You shall indemnify and hold us and our third party providers harmless from and against any and all claims, damages, liability and/or costs relating to your or your agents' use of this Website.

Jurisdiction

The laws of the Commonwealth of Minnesota govern this Website in all respects. Any disputes or actions shall be initiated and resolved through Minnesota courts. You must destroy all materials or copies of materials obtained from this Website upon termination.

Age and Responsibility

You represent that you are of sufficient legal age to use this Website and to create binding legal obligations for any liability you may incur as a result of the use of this Website. You agree that you are financially responsible for all uses of this Website by you and those using your login information, including any data aggregation service providers that you have authorized to access your data.

Termination of Access

We and our third party providers reserve the right to terminate, without prior notice to you, your access to this Website in our sole discretion, including without limitation, for overuse or abuse of this Website.

Cookies

This website uses cookies, messages given to a Web browser by a Web server. The browser then stores the cookie in a text file. This website uses two types of cookies:

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and that any information you have entered is remembered. Session Cookies do not collect information from the user's computer. They typically will store information in the form of a session identification that does not personally identify the user.

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Although your browser may permit you to reject cookies, cookies are required to login and navigate within this website. If you should choose to disallow cookies you will be required to respond to challenge questions each time you log on.

We protect your account information from unauthorized access, to the best of our ability, by placing it on the most secure portion of our website. That's why you have to enter a unique user name and password as well as either registering your device with us or answering 2 additional personal knowledge base questions each time you want to access this secure website. We also utilize a site authentication feature (personalized image and description), which allows you to verify you are visiting the valid website. Your password should never be shared with anyone.

None of our other clients can access your data, and only a restricted set of our employees can access your data in order to provide service to you. When you access password protected portions of our site using a web browser, Secure Sockets Layer (SSL) technology is used to protect your communications through server authentication and data encryption. We upgrade and maintain our technology on an ongoing basis. Although this website may link to some external sites, we are not responsible for the privacy practices of those websites.