BY USING CENTIER'S SITE YOU AGREE TO THE TERMS SET FORTH BELOW:

No Warranty

THIS SITE AND ITS CONTENT AND THE INFORMATION AND MATERIAL CONTAINED IN THIS SITE ARE PROVIDED "AS IS," "AS AVAILABLE." CENTIER DOES NOT WARRANT THE ACCURACY, ADEQUACY OR COMPLETENESS OF THIS CONTENT, INFORMATION AND MATERIAL, AND EXPRESSLY DISCLAIMS LIABILITY FOR ERRORS OR OMISSIONS IN THIS INFORMATION AND MATERIAL. NO WARRANTY OF ANY KIND (e.g., IMPLIED, EXPRESSED OR STATUTORY, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF NON-INFRINGEMENT, TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR USE AND FREEDOM FROM COMPUTER VIRUS) IS GIVEN IN CONJUNCTION WITH THE INFORMATION AND MATERIAL CONTAINED IN THIS SITE.

Limitation on Liability

YOU ACKNOWLEDGE THAT IN NO EVENT WILL CENTIER OR ITS AFFILIATES BE LIABLE FOR ANY DAMAGES, INCLUDING, WITHOUT LIMITATION, DIRECT, INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES, LOSSES OR EXPENSES ARISING IN CONNECTION WITH USE OF THIS SITE OR ANY LINKED SITE (OR INABILITY TO USE THIS SITE OR ANY LINKED SITE) BY ANY PARTY, OR IN CONNECTION WITH ANY FAILURE OF PERFORMANCE, ERROR, OMISSION, INTERRUPTION, DEFECT, DELAY IN OPERATION OR TRANSMISSION, COMPUTER VIRUS OR LINE OR SYSTEM FAILURE, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Links

This site may contain links to sites controlled or offered by third parties not affiliated with Centier. When you click on such a link, you are leaving this site and are visiting the linked site at your own risk. YOU ARE RESPONSIBLE TO PROTECT AGAINST DISABILITY OR DESTRUCTIVE CODE YOU MAY ENCOUNTER ON ANY LINKED SITE. CENTIER DISCLAIMS LIABILITY FOR ANY INFORMATION, MATERIALS, PRODUCTS OR SERVICES POSTED OR OFFERED AT ANY THIRD PARTY SITE LINKED TO THIS SITE. CENTIER DOES NOT ENDORSE OR RECOMMEND ANY PRODUCTS, SERVICES OR INFORMATION CONTAINED AT THOSE LINKED SITES, NOR IS CENTIER LIABLE FOR ANY FAILURE OF PRODUCTS OR SERVICES OFFERED OR ADVERTISED AT SUCH LINKED SITES. IN ADDITION, THE SPONSORS OF SUCH LINKED SITES MAY HAVE TERMS OF USE AND PRIVACY POLICIES THAT DIFFER FROM THE CENTIER POLICY, AND MAY PROVIDE LESS SECURITY THAN THE CENTIER SITE.

Change of Terms

Centier may make changes to this site at any time, including terminating the site in whole or in part or removing content or features without notice. Any change will become effective when

Centier posts the change or removes the feature. Your visit to the site following the posting of such change or removal of the feature constitutes your agreement to the change.

Copyright and Trademarks

All logos, trademarks, servicemarks, pictures, text, data together with any and all other materials contained on this website are the property of Centier. All materials contained on this website are intended for the private or internal use of those visiting this website. By using this website, you will not acquire any ownership rights in any and all materials contained on this website. No one may copy, download, link to, sell, republish, transfer or redistribute any and all portions of this website for any commercial or public use, without obtaining the express written consent of Centier prior to any such commercial or public use. In the event that this website contains the logos, trademarks or servicemarks of a third party, no one may use such logos or marks with the third party consenting to such use.

Indemnification

You agree to defend, indemnify and hold harmless Centier, its related entities, and their respective officers, employees and agents from and against any and all claims, actions, suites, proceedings losses, liabilities, damages, costs and expenses, including attorneys' fees, arising out of or related to your use of this website and any and all materials contained in this website.

Legal Use of Website

You agree that you will not use this website for any unlawful purpose. Any unauthorized or unlawful use of this website is strictly prohibited.

Additional Terms

Your use of this web site is also subject to the disclosures and terms that appear elsewhere on the Centier site. The failure or delay to enforce any and all terms that appear in this website, including but not limited to the terms on this terms link, shall not be deemed a waiver of any term or the right to enforce any term.

Governing Law

Centier controls and governs this site from its headquarters in Indiana. The laws of the United States and Indiana (without giving effect to its conflict of laws provisions) will govern the interpretation and resolution of any disputes involving this site. If any portion of this site is deemed unenforceable or illegal, that portion shall be deemed deleted and the rest of the site shall be deemed to survive.

Privacy Policies and Disclosures

We respect the information you may provide to us on this site. You can refer to our privacy policy by clicking on the <u>Privacy & Security</u> link herein. Disclosures mandated by law can also be reviewed by clinking on the <u>Disclosures</u> link herein.

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:

1. Session cookies which are temporary cookies that are automatically deleted whenever you close all open Web browser windows. Session cookies are used to ensure that you are recognized when you move from page to page within the site 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.

2. Persistent cookies that remain permanently on the cookie file of your computer. The persistent cookies contain an encrypted identification value associated with the User ID. Persistent cookies personalize your website experience and enhance security measures by recognizing your computer.

Cookies placed on your computer do not contain any personal information, such as an e-mail address or name.

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.