



## 2022 Terms & Conditions of Use

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You may not upload any viruses, worms, Trojan horses, or other forms of harmful computer code, nor subject the Website's network or servers to unreasonable traffic loads, or otherwise engage in conduct deemed disruptive to the ordinary operation of the WESTERN STATES FINANCIAL Website.

You are strictly prohibited from communicating on or through the Website in any unlawful, harmful, offensive, threatening, abusive, libelous, harassing, defamatory, vulgar, obscene, profane, hateful, fraudulent, sexually explicit, racially, ethnically, or otherwise objectionable material of any sort, including, but not limited to, any material that encourages conduct that would constitute a criminal offense, give rise to civil liability, or otherwise violate any applicable local, state, national, or international law.

You are expressly prohibited from compiling and using other Users' personal information, including addresses, telephone numbers, fax numbers, email addresses or other contact information that may appear on the WESTERN STATES FINANCIAL Website, for the purpose of creating or compiling marketing and/or mailing lists and from sending other Users unsolicited marketing materials, whether by facsimile, email, or other technological means.

You also are expressly prohibited from distributing any Users' personal information to third-parties for marketing purposes. The Operators shall deem the compiling of marketing and mailing lists using Users' personal information, the sending of unsolicited marketing materials to Users, or the distribution of Users' personal information to third-parties for marketing purposes as a material breach of these Terms and Conditions of Use, and the Operators reserve the right to terminate or suspend your access to and use of the WESTERN STATES FINANCIAL Website and to suspend or revoke your membership access.

The Operators note that unauthorized use of any Users' personal information in connection with unsolicited marketing correspondence also may constitute violations of various state and federal anti-spam statutes. The Operators reserve the right to report the abuse of Users' personal information to the appropriate law enforcement and government authorities, and the Operators will fully cooperate with any authorities investigating violations of these laws.

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The Operators do not want to receive highly confidential or proprietary information from you through the WESTERN STATES FINANCIAL Website. Any material, information, or other communication you transmit or post ("Contributions") to the WESTERN STATES FINANCIAL Website will be considered as non-confidential.

Any and all contributions to this site are licensed by you and subsequently under license to afford our Operators use of said information.

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The Operators may, but are not obligated to, monitor, or review any areas on the WESTERN STATES FINANCIAL Website where users transmit or post communications or communicate solely with each other, including but not limited to: user forums and email lists, and the content of any such communications. The Operators, however, will have no liability related to the content of any such communications, whether or not arising under the laws of copyright, libel, privacy, obscenity, or otherwise. The Operators may edit or remove content on the WESTERN STATES FINANCIAL Website at their discretion at any time.

## **Use of Personally Identifiable Information**

Information submitted to the WESTERN STATES FINANCIAL Website is governed according to the Operator's current Privacy Policy and the stated license of this website.

You agree to provide true, accurate, current, and complete information when registering with the WESTERN STATES FINANCIAL Website. It is your responsibility to maintain and promptly update your account information to keep it true, accurate, current, and complete. If you provide any information that is fraudulent, untrue, inaccurate, incomplete, or not current, or we have reasonable grounds to suspect that such information is fraudulent, untrue, inaccurate, incomplete, or not current, we reserve the right to suspend or terminate your account without notice and to refuse any and all current and future use of the WESTERN STATES FINANCIAL Website.

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