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You agree that you will not take any action that imposes an unreasonable or disproportionately large load on the infrastructure of the Site or AmFed's systems or networks, or any systems or networks connected to the Site or to AmFed. You agree not to use any device, software or routine to interfere or attempt to interfere with the proper working of the Site or any transaction being conducted on the Site, or with any other person's use of the Site.

You may not forge headers or otherwise manipulate identifiers in order to disguise the origin of any message or transmittal you send to AmFed on or through the Site or any service offered on or through the Site. You may not pretend that you are, or that you represent, someone else, or impersonate any other individual or

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Other Terms and Conditions

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Certain features or services offered on or through the Site may require you to open an account (including setting up an AmFed ID and password). You are entirely responsible for maintaining the confidentiality of the information you hold for your account, including your password, and for any and all activity that occurs under your account as a result of your failing to keep this information secure and confidential. You agree to notify AmFed immediately of any unauthorized use of your account or password, or any other breach of security. You may be held liable for losses incurred by AmFed or any other user of or visitor to the Site due to someone else using your AmFed ID, password or account as a result of your failing to keep your account information secure and confidential.

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The online payment feature of the Site is operated by our third-party payment processor (our "Processor"). Your use of such payment feature is subject to the terms, conditions and policies of our Processor, in addition to these Terms of Use. Please read our Processor's privacy policy and terms of use, which can be accessed when you reach the payment portal login screen, before utilizing the payment feature. We are not responsible for any acts, omissions or errors of the Processor and you agree to use the online payment feature of the Site at your own risk.

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AmFed reserves the right to do any of the following, at any time, without notice: (1) to modify, suspend or terminate operation of or access to the Site, or any portion of the Site, for any reason; (2) to modify or change the Site, or any portion of the Site, and any applicable policies or terms; and (3) to interrupt the operation of the Site, or any portion of the Site, as necessary to perform routine or non-routine maintenance, error correction, or other changes.

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All ideas, suggestions and expressions submitted by you to us through the Site ("Submissions") will forever be our property. We are not required to treat Submission as confidential. We may, without paying any additional consideration to you, use and commercially exploit any and all Submissions without restriction, including to develop and improve products, services and advertising.

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Indemnity

You agree to indemnify and hold AmFed, its officers, managers, members, predecessors, successors in interest, employees, agents, subsidiaries, affiliates and assigns, harmless from any and all demands, losses, liabilities, claims and expenses (including attorneys' fees and the cost of pursuing indemnification rights under these Terms of Use), made against AmFed by any third party due to or arising out of or in connection with your use of the Site or your violation of these Terms of Use.

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You agree that AmFed may, in its sole discretion and without prior notice, terminate your access to the Site or block your future access to the Site if we determine that you have violated these Terms of Use or other agreements or guidelines which may be associated with your use of the Site. You also agree that any violation by you of these Terms of Use will constitute an unlawful and unfair business practice, and will cause irreparable harm to AmFed, for which monetary damages would be inadequate, and you consent to AmFed obtaining any injunctive or equitable relief that AmFed deems necessary or appropriate in such circumstances. These remedies are in addition to any other remedies AmFed may have at law or in equity.

You agree that AmFed may, in its sole discretion and without prior notice, terminate your access to the Site, for cause, which includes (but is not limited to) (1) requests by law enforcement or other government agencies, (2) a request by you (self-initiated account deletions), (3) discontinuance or material modification of the Site or any service offered on or through the Site, or (4) unexpected technical issues or problems.

If AmFed does take any legal action against you as a result of your violation of these Terms of Use, AmFed will be entitled to recover from you, and you agree to pay, all reasonable attorneys' fees and costs of such action, in addition to any other relief granted to AmFed. You agree that AmFed will not be liable to you or to any third party for termination of your access to the Site as a result of any violation of these Terms of Use. The remedies available to AmFed pursuant to these Terms of Use are cumulative and in addition to any other rights or remedies available to AmFed at law or in equity.

Governing Law; Dispute Resolution

You agree that all matters relating to your access to or use of the Site, including all disputes, will be governed by the laws of the United States and by the laws of the State of Mississippi without regard to its conflicts of laws provisions.

In the event of any controversy or dispute between AmFed and you arising out of or in connection with your use of the Site, the parties shall attempt, promptly and in good faith, to resolve any such dispute. If we are unable to resolve any such dispute within a reasonable time (not to exceed thirty (30) days), then either party may submit such controversy or dispute to mediation in Madison County, Mississippi. If the dispute cannot be resolved through mediation, then the parties shall be free to pursue any right or remedy available to them under applicable law.

You agree to the personal jurisdiction by and venue in the state and federal courts in Madison County, Mississippi, and waive any objection to such jurisdiction or venue. Any claim under these Terms of Use must be brought within one (1) year after the cause of action arises, or such claim or cause of action is barred. Claims made under the separate terms and conditions of purchase for goods and services are not subject to this limitation. No recovery may be sought or received for damages other than out-of-pocket expenses, except that the prevailing party will be entitled to costs and attorneys' fees.

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