

## **Ownership of Site; Agreement to Terms of Use**

These Terms and Conditions of Use (the "Terms of Use") apply to the GeoACL web site located at <https://www.rsecurenote.com>, and all associated sites linked to <https://www.rsecurenote.com> by GeoACL, its subsidiaries and affiliates, including GeoACL sites around the world (collectively, the "Site"). The Site is the property of GeoACL LLC. ("GeoACL") and its licensors. BY USING THE SITE, YOU AGREE TO THESE TERMS OF USE; IF YOU DO NOT AGREE, DO NOT USE THE SITE.

GeoACL reserves the right, at its sole discretion, to change, modify, add or remove portions of these Terms of Use, at any time. It is your responsibility to check these Terms of Use periodically for changes. Your continued use of the Site following the posting of changes will mean that you accept and agree to the changes. As long as you comply with these Terms of Use, GeoACL grants you a personal, non-exclusive, non-transferable, limited privilege to enter and use the Site.

## **Content**

All text, graphics, user interfaces, visual interfaces, photographs, trademarks, logos, sounds, music, artwork and computer code (collectively, "Content"), including but not limited to the design, structure, selection, coordination, expression, "look and feel" and arrangement of such Content, contained on the Site is owned, controlled or licensed by or to GeoACL, and is protected by trade dress, copyright, patent and trademark laws, and various other intellectual property rights and unfair competition laws.

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## **Your Use of the Site**

You may not use any "deep-link", "page-scrape", "robot", "spider" or other automatic device, program, algorithm or methodology, or any similar or equivalent manual process, to access, acquire, copy or monitor any portion of the Site or any Content, or in any way reproduce or circumvent the navigational structure or presentation of the Site or any Content, to obtain or attempt to obtain any materials, documents or information through any means not purposely made available through the Site. GeoACL reserves the right to bar any such activity.

You may not attempt to gain unauthorized access to any portion or feature of the Site, or any other systems or networks connected to the Site or to any GeoACL server, or to any of the services offered on or through the Site, by hacking, password "mining" or any other illegitimate means.

You may not probe, scan or test the vulnerability of the Site or any network connected to the Site, nor breach the security or authentication measures on the Site or any network connected to the Site. You may not reverse look-up, trace or seek to trace any information on any other

user of or visitor to the Site, or any other customer of GeoACL, including any GeoACL account not owned by you, to its source, or exploit the Site or any service or information made available or offered by or through the Site, in any way where the purpose is to reveal any information, including but not limited to personal identification or information, other than your own information, as provided for by the Site.

You agree that you will not take any action that imposes an unreasonable or disproportionately large load on the infrastructure of the Site or GeoACL's systems or networks, or any systems or networks connected to the Site or to GeoACL.

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 GeoACL 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 entity.

You may not use the Site or any Content for any purpose that is unlawful or prohibited by these Terms of Use, or to solicit the performance of any illegal activity or other activity which infringes the rights of GeoACL or others.

## **Purchases; Other Terms and Conditions**

Additional terms and conditions may apply to purchases of goods or services and to specific portions or features of the Site, including contests, promotions or other similar features, all of which terms are made a part of these Terms of Use by this reference. You agree to abide by such other terms and conditions, including where applicable representing that you are of sufficient legal age to use or participate in such service or feature. If there is a conflict between these Terms of Use and the terms posted for or applicable to a specific portion of the Site or for any service offered on or through the Site, the latter terms shall control with respect to your use of that portion of the Site or the specific service.

GeoACL's obligations, if any, with regard to its products and services are governed solely by the agreements pursuant to which they are provided, and nothing on this Site should be construed to alter such agreements.

GeoACL may make changes to any products or services offered on the Site, or to the applicable prices for any such products or services, at any time, without notice. The materials on the Site with respect to products and services may be out of date, and GeoACL makes no commitment to update the materials on the Site with respect to such products and services.

The following terms also govern and apply to your use of the Site, and they are incorporated herein by this reference:

- [Guidelines for Using GeoACL Trademarks & Copyrights](#)
- [Rights & Permissions](#)
- [Trademarks](#)
- [Claims of Copyright Infringement](#)
- [Piracy](#)
- [Counterfeit Products](#)
- [GeoACL's Unsolicited Idea Submission Policy](#)

- [Software License Information](#)
- [Legal Contacts](#)

Each of these policies may be changed from time to time and are effective immediately upon posting such changes on the Site.

## **Accounts, Passwords and Security**

Certain features or services offered on or through the Site may require you to open an account (including setting up an GeoACL 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 GeoACL 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 GeoACL or any other user of or visitor to the Site due to someone else using your GeoACL ID, password or account as a result of your failing to keep your account information secure and confidential.

You may not use anyone else's GeoACL ID, password or account at any time without the express permission and consent of the holder of that GeoACL ID, password or account. GeoACL cannot and will not be liable for any loss or damage arising from your failure to comply with these obligations.

**GeoACL's Privacy Policy applies to this Site, and its terms are part of these terms. You acknowledge and agree that the Internet is never completely private or secure and that any message or information sent to this website may be read or intercepted by others.**

## **Privacy**

GeoACL's Privacy Policy applies to use of this Site, and its terms are made a part of these Terms of Use by this reference. To view GeoACL's Privacy Policy, [click here](#). Additionally, by using the Site, you acknowledge and agree that Internet transmissions are never completely private or secure. You understand that any message or information you send to the Site may be read or intercepted by others, even if there is a special notice that a particular transmission (for example, credit card information) is encrypted.

## **Links to Other Sites and to the GeoACL Site**

This Site may contain links to other independent third-party Web sites ("Linked Sites"). These Linked Sites are provided solely as a convenience to our visitors. Such Linked Sites are not under GeoACL's control, and GeoACL is not responsible for and does not endorse the content of such Linked Sites, including any information or materials contained on such Linked Sites. You will need to make your own independent judgment regarding your interaction with these Linked Sites.

## **Disclaimers**

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The above disclaimer applies to any damages, liability or injuries caused by any failure of performance, error, omission, interruption, deletion, defect, delay in operation or transmission, computer virus, communication line failure, theft or destruction of or unauthorized access to, alteration of, or use, whether for breach of contract, tort, negligence or any other cause of action.

GeoACL 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.

## **Limitation of Liability**

Except where prohibited by law, in no event will GeoACL be liable to you for any indirect, consequential, exemplary, incidental or punitive damages, including lost profits, even if GeoACL has been advised of the possibility of such damages.

If, notwithstanding the other provisions of these Terms of Use, GeoACL is found to be liable to you for any damage or loss which arises out of or is in any way connected with your use of the Site or any Content, GeoACL's liability shall in no event exceed the total of any subscription or similar fees with respect to any service or feature of or on the Site paid in the six months prior to the date of the initial claim made against GeoACL (but not including the purchase price for any GeoACL hardware or software products or support program).

**You agree to compensate GeoACL for harm or loss and hold GeoACL and people associated with them harmless from any demands, loss, responsibility, claims, or expenses made against them due to your use of the website.**

## **Indemnity**

You agree to indemnify and hold GeoACL, its officers, directors, shareholders, predecessors, successors in interest, employees, agents, subsidiaries and affiliates, harmless from any demands, loss, liability, claims or expenses (including attorneys' fees), made against GeoACL by any third party due to or arising out of or in connection with your use of the Site.

## **Violation of These Terms of Use**

GeoACL may disclose any information we have about you (including your identity) if we determine that such disclosure is necessary in connection with any investigation or complaint regarding your use of the Site, or to identify, contact or bring legal action against someone who may be causing injury to or interference with (either intentionally or unintentionally) GeoACL's rights or property, or the rights or property of visitors to or users of the Site, including GeoACL's customers. GeoACL reserves the right at all times to disclose any information that GeoACL deems necessary to comply with any applicable law, regulation, legal process or governmental request. GeoACL also may disclose your information when GeoACL determines that applicable law requires or permits such disclosure, including exchanging information with other companies and organizations for fraud protection purposes.

You acknowledge and agree that GeoACL may preserve any transmittal or communication by you with GeoACL through the Site or any service offered on or through the Site, and may also disclose such data if required to do so by law or GeoACL determines that such preservation or disclosure is reasonably necessary to (1) comply with legal process, (2) enforce these Terms of Use, (3) respond to claims that any such data violates the rights of others, or (4) protect the rights, property or personal safety of GeoACL, its employees, users of or visitors to the Site, and the public.

You agree that GeoACL may, in its sole discretion and without prior notice, terminate your access to the Site and/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 GeoACL, for which monetary damages would be inadequate, and you consent to GeoACL obtaining any injunctive or equitable relief that GeoACL deems necessary or appropriate in such circumstances. These remedies are in addition to any other remedies GeoACL may have at law or in equity.

You agree that GeoACL 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 GeoACL does take any legal action against you as a result of your violation of these Terms of Use, GeoACL 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 GeoACL. You agree that GeoACL 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.

## **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 New Jersey without regard to its conflicts of laws provisions. You agree to the personal jurisdiction by and venue in the state and federal courts in Middlesex County, New Jersey, and waive any objection to such jurisdiction or venue. The preceding provision regarding venue does not apply if you are a consumer based in the European Union. If you are a consumer based in the European Union, you may make a claim in the courts of the country where you reside. 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. In the event of any controversy or dispute between GeoACL 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. 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.

**Not all GeoACL products or services are available to everyone or in all locations. GeoACL may limit any product or service to any person or area. Products and services are not available where prohibited by law. You are responsible for complying with local laws if accessing the website outside of the U.S.**

## **Void Where Prohibited**

GeoACL administers and operates the <https://www.rsecurenote.com> Site from its location in Old Bridge, New Jersey USA; other GeoACL sites may be administered and operated from various locations outside the United States. Although the Site is accessible worldwide, not all features, products or services discussed, referenced, provided or offered through or on the Site are available to all persons or in all geographic locations, or appropriate or available for use outside the United States. GeoACL reserves the right to limit, in its sole discretion, the provision and quantity of any feature, product or service to any person or geographic area. Any offer for any feature, product or service made on the Site is void where prohibited. If you choose to access the Site from outside the United States, you do so on your own initiative and you are solely responsible for complying with applicable local laws.

## **Miscellaneous**

You may not use or export or re-export any Content or any copy or adaptation of such Content, or any product or service offered on the Site, in violation of any applicable laws or regulations, including without limitation United States export laws and regulations.

If any of the provisions of these Terms of Use are held by a court or other tribunal of competent jurisdiction to be void or unenforceable, such provisions shall be limited or eliminated to the minimum extent necessary and replaced with a valid provision that best embodies the intent of

these Terms of Use, so that these Terms of Use shall remain in full force and effect. These Terms of Use constitute the entire agreement between you and GeoACL with regard to your use of the Site, and any and all other written or oral agreements or understandings previously existing between you and GeoACL with respect to such use are hereby superseded and cancelled. Other than as provided in a purchase agreement you enter into with GeoACL, GeoACL will not accept any counter-offers to these Terms of Use, and all such offers are hereby categorically rejected. GeoACL's failure to insist on or enforce strict performance of these Terms of Use shall not be construed as a waiver by GeoACL of any provision or any right it has to enforce these Terms of Use, nor shall any course of conduct between GeoACL and you or any other party be deemed to modify any provision of these Terms of Use. These Terms of Use shall not be interpreted or construed to confer any rights or remedies on any third parties.

GeoACL provides access to GeoACL international data and, therefore, may contain references or cross references to GeoACL products, programs and services that are not announced in your country. Such reference does not imply that GeoACL in your country intends to announce such products, programs or services.

## GeoACL may use your feedback without restrictions (e.g. share it publicly.)

### **Feedback and Information**

Any feedback you provide at this site shall be deemed to be non-confidential. GeoACL shall be free to use such information on an unrestricted basis.