

# All-State Credit Plan, LLC

# Standard Terms of Website Use

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#### Terms of Use

By entering and using the Website you are deemed to have read and accepted these Terms of Use. If you do not accept these Terms of Use or any part of them, you should not use the Website.

All-StateCredit.com may modify these Terms of Use from time to time. Your continued use of this website (or any of All-StateCredit.com's other websites) following such change demonstrates your agreement to be bound by the modified Terms of Use.

We will highlight any changes we make to the Terms of Use but we advise you to check the Terms of Use often. If you do not agree to any change to the Terms of Use, then you must immediately stop using All-StateCredit.com websites.

These terms of use apply exclusively to the Website and All-StateCredit.com accepts no responsibility for how your personal information is treated once you leave it.

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All-StateCredit.com makes every effort to ensure that the content of the Website is accurate and up-to-date, but All-StateCredit.com does not offer any warranties (whether express implied or otherwise) as to the reliability, accuracy or completeness of the information appearing on the Website.

All-StateCredit.com may remove material from the Website at its own discretion and without giving any notice.

Any information offered in relation to nutrition or health benefits of infant foods or in relation to other medical issues, while based on scientific evidence, is intended to be general in nature. You should consult your doctor for diet, nutritional and medical advice specific to the health needs of you and your baby. If you choose to rely on such information you do so entirely at your own risk and (subject to applicable laws) All-StateCredit.com cannot be held responsible for the outcome.

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You acknowledge and agree that all copyright, trademarks and other intellectual property rights in the Website content, software and all HTML and other code contained in this Website, shall remain at all times vested in All-StateCredit.com and/or its licensors and is protected by copyright and other laws and international treaty provisions. Any other trademark remains the property of its respective owner(s).

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If you wish to obtain permission to make use of any of the trademarks or other material that may be displayed on the Website from time to time please contact us. All-StateCredit.com shall not be responsible for seeking any additional authorization required for third party use of any trademark not owned by or licensed to All-StateCredit.com for such use.

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You are permitted to use the material that is displayed on the Website from time to time only as expressly authorized by All-StateCredit.com or its licensors.

This Website is intended to provide information relating to All-StateCredit.com concerns and the Website is designed for personal, non-commercial use only.

Users may not use this Website, or any of the material appearing on the Website from time to time to further any commercial purpose, including (but not limited to) advertising or to promote or generate activity on any other website.

## 4. Linking

All-StateCredit.com may from time to time include links on this Website to other websites or resources operated by parties other than All-StateCredit.com. These links are provided for the convenience of users and All-StateCredit.com is not responsible for the availability of such external websites or resources, does not endorse or accept responsibility for the content of such external websites or resources and has no responsibility for or control over the privacy policy (if any) of the operators of the external websites.

You are advised to check the terms and conditions of use and the privacy policies of these external websites before entering or making use of them.

If you wish to create a hyperlink to this Website or to any other website operated or maintained by All-StateCredit.com please contact us. All-StateCredit.com generally welcome's links to its websites. However by so linking, you agree that All-StateCredit.com may require the link to be removed if, in All-StateCredit.com's sole opinion, any aspect of the linking website, its content or any other matter relating to the link is objectionable to All-StateCredit.com.

## 5. Limitation of Liability

The Internet is by its nature an unreliable medium. Consequently, you accept that this Website is offered on an "as is" and "as available" basis.

All-StateCredit.com takes all reasonable steps to ensure that the Website is properly functioning at all times but All-StateCredit.com does not warrant that this Website will be uninterrupted, timely, secure or error-free, that defects will be corrected, or that this Website or the server that makes it available are free of software viruses or bugs or other defects.

By accepting these Terms of Use, you accept that All-StateCredit.com cannot be liable to you for any loss or damage you suffer as a result of visiting this Website or making use of the information available on the Website. You must take your own precautions (including but not limited to installing adequate protective measures to guard against software viruses and ensuring that you retain up-to-date copies of all data) to protect yourself against loss or damage.

All-StateCredit.com is an association of member companies. However, All-StateCredit.com is not liable for the actions of any individual member company, nor is any individual member company liable for the actions of All-StateCredit.com.

# 6. Privacy Policy

All-StateCredit.com knows that you care how information about you is used and shared and it is careful to ensure that any such information that comes into its possession is properly looked after. This Privacy Policy sets out the steps that we take to ensure that any information provided to us is kept secure and confidential and is used only for the purposes for which it is

provided.

#### **Personal Information**

The only personal information that we will collect is the personal information that you provide to us when you register with us or when you communicate with us through our website. We will at any time, at your request, provide you with a copy of any personal information that we are holding about you. This Website does not use cookies to collect information of any kind.

## Children's privacy

We do not knowingly contact or collect personal information from children under 13. Our site is not intended to solicit information of any kind from children under 13, and we have designed our sites to block our knowing acceptance of information from children under 13 whenever age-related information is requested.

It is possible that by fraud or deception we may receive information pertaining to children under the age of 13. If we are notified of this, as soon as we verify the notification, we will immediately obtain parental consent or otherwise delete the information from our servers. If you want to notify us of our receipt of information by children under 13, please contact us.

# Purposes for which Personal Information may be used

Any personal information that you provide to us will be used only for the following purposes:

- To provide information or services to you as requested by you.
- To let you know about information and services from All-StateCredit.com in which you
  may be interested.
- For internal review.
- To improve the content of the website.
- To customize the content and /or layout of the website for each individual user.
- To notify users about updates to the website.
- Do compile and disclose statistics about our users and their preferences. However, these statistics are anonymous and do not identify individual users.

#### **Disclosure**

We will not pass any of your personal information to any third party, other than members of All-StateCredit.com without your consent.

# **Marketing and Advertising**

No promotional offers or advertising will appear on All-StateCredit.com website, nor will your personal contact information ever be given, sold, or otherwise shared by All-StateCredit.com with third parties for advertising or marketing purposes.

#### **Additional Forms and e-mails**

We may ask you to provide more information after you register to obtain additional services and information or to resolve complaints or concerns.

## **Protection of Information**

We have implemented technology safeguards, security policies and other measures to protect data under our control from unauthorized access, improper use, alteration, unlawful or accidental destruction or accidental loss. We also protect your information by requiring that all our employees and others who have access to or are associated with the processing of your data to respect your confidentiality.

# **Changes to our Privacy Policy**

If we decide to change our Privacy Policy we will post the changes here. However, if we make material changes to the way we use your personal information we will ask for your consent before we do so.



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