

GENERAL TERMS

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Section 7. User Information

CSI is committed to maintaining User privacy. CSI does, however, gather certain information that User provides to the Web Site. CSI believes that by collecting this information CSI is able to provide User with a personalized web experience, and to assist its own sales team and advertisers in efficiently reaching an appropriate audience. The information CSI requests, is the minimum we believe necessary to achieve this goal. CSI may use the information it obtains relating to User, including User IP address, name, mailing address, email address and use of the Web Site, for its internal business and marketing purposes and may disclose the information to authorized third parties for such purposes.

Section 8. General

All legal issues arising from or related to the use of the Web Site shall be construed in accordance with and determined by the laws of the State of New York applicable to contracts entered into and performed within the State of New York, without respect to its conflict of laws principles. By using the Web Site, User agrees that the exclusive forum for any claims or causes of action arising out of User's use of the Web Site shall be either any state court for or within New York County in the State of New York and the United States District Court for the Southern District of New York. User hereby irrevocably waives, to the fullest extent permitted

by law, any objection which User may now or hereafter have to the laying of the venue of any such proceeding brought in such a court and any claim that any such proceeding brought in such a court has been brought in an inconvenient forum. If any provision of this Agreement is found to be invalid by any court having

competent jurisdiction, the invalidity of such provision shall not affect the validity of the remaining provisions of this Agreement, which shall remain in full force and effect. No waiver of any term of this Agreement shall be deemed a further or continuing waiver of such term or any other term. This Agreement constitutes the entire Agreement between User and CSI with respect to the use of Web Site. Any changes to this Agreement must be made in writing, signed by an authorized representative of CSI. The section headings used herein are for convenience only and shall not be given any legal import.

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To gain a greater level of access, User must be authorized by CSI and then once authorized, the User will select a password, and be assigned an ID number. Each User is expressly prohibited from using another User's ID without such person's authorization. Failure to comply with the foregoing shall constitute a breach of this Agreement, which may result in immediate termination of that User's authorization. Each User shall be solely responsible for maintaining the confidentiality of their password.

Each User shall notify CSI of any known or suspected unauthorized use(s) of his/her account, or any known or suspected breach of security, including loss, theft, or unauthorized disclosure of his/her confidential information.

Section 3. Communication

CSI reserves the right to send User's electronic mail for the purpose of informing Members of changes or additions to the Web Site, this Agreement and any other service provided by CSI.