Terms of Use

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- 2. PRIVACY POLICY. We respect your privacy and permit you to control the treatment of your personal information. A complete statement of our current privacy policy can be found by clicking here. Our privacy policy is expressly incorporated into this Agreement by this reference.
- **3. GOVERNING LAW.** These Terms of Use shall be construed in accordance with and governed by the laws of Misssouri and the United States, without reference to rules regarding conflicts of law. This Site is intended for use by individuals based in the United States of America.
- **4. MINIMUM AGE.** You must be at least 18 years old to access and participate on this site. You guarantee and warrant you are at least 18 years old and are able to enter into this Agreement from a legal perspective.
- **5. SIGNUPS AND MAILINGS.** You have the option, but not obligation, to sign up and receive a newsletter or other email promotions from us. Should you sign-up, you are agreeing to receive further emailings from us of a commercial nature.
- **6. EMAIL COMMUNICATIONS.** When you contact us, you expressly consent and agree to receive email responses from us. These email communications may be commercial or non-commercial in nature. Non-commercial emails may include, but are not limited to, administrative issues and announcements of changes to these Terms, the Privacy Policy or other site documentation.

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or any part of the header information in any e-mail or in any posting using the Site; or (f) attempting to modify, reverse-engineer, decompile, disassemble, or otherwise reduce or attempt to reduce to a human-perceivable form any of the source code used by us in providing the Site. Any violation of system or network security may subject you to civil and/or criminal liability.

- 16. INDEMNITY. You agree to indemnify us for certain of your acts and omissions. You agree to indemnify, defend, and hold harmless Company, its affiliates, officers, directors, employees, consultants, agents, and representatives from any and all third party claims, losses, liability, damages, and/or costs (including reasonable attorney fees and costs) arising from your access to or use of the Site, your violation of these Terms of Use, or your infringement, or infringement by any other user of your account, of any intellectual property or other right of any person or entity. We will notify you promptly of any such claim, loss, liability, or demand, and will provide you with reasonable assistance, at your expense, in defending any such claim, loss, liability, damage, or cost.
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- **21. AMENDMENTS.** Company reserves the right to amend these Terms. Should Company seek to make such an amendment, which we determine is material in our sole discretion, we shall:
- (a) Provide you notice by email of said change 15 days prior to the change going into force, and
- (b) Publish on the home page the fact an amendment will be made.

Should a court of competent jurisdiction rule this Amendment provision invalid, then this Amendment clause shall be terminated as part of this agreement. All amendments to the Terms shall be forward looking.