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You may not directly or indirectly sell, transfer, solicit, or advertise any services, products, or information using the Site.

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 AD 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 use the Site to obtain materials or information not purposely made available through the Site. These prohibited uses include any “deep-link,” “page-scrape,” “robot,” “spider” or other automatic device, program, algorithm, methodology, or process.

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 seek, search, obtain, reveal, disclose, or exploit AD proprietary information or any personal information, other than your own personal information, from the Site or any network connected to the Site, through reverse look-up, trace or any other method.

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

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 AD on or through the Site or any service offered on or through the Site.

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 AD or others.

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You agree that AD may, in its sole discretion and without prior notice, terminate your access to the Site because of (1) requests by law enforcement or other government agencies; (2) a request by you (for example, self-initiated account deletions); (3) discontinuance or material modification of the Site or any service offered on or through the Site; (4) unexpected technical issues or problems, or (5) any other reason requiring such action in AD's sole discretion.

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If AD in its sole discretion determines you have violated these Terms of Use or other agreements or guidelines associated with your use of the Site, you acknowledge and agree that:

AD may, in its sole discretion and without prior notice, terminate your access to the Site or block your future access to the Site, or both;

AD may preserve any transmittal, communication, or related data by or from you with AD in connection with or related to your use of the Site, and may also disclose such the transmittal or communication or its contents if required to do so by law, or if AD determines such disclosure is reasonably necessary to: (1) comply with legal process; (2) enforce these Terms of Use; (3) respond to claims that any such transmittal, communication or data violates the rights of others; or (4) protect the rights, property or personal safety of AD, its employees, users of or visitors to the Site, and the public.

If your violation will cause irreparable harm to AD, for which monetary damages would be inadequate, you consent to AD obtaining any injunctive or equitable relief that AD deems necessary or appropriate in such circumstances. These remedies are in addition to any other remedies AD may have at law or in equity.

If AD takes legal action against you as a result of your violation of these Terms of Use, AD 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 AD.

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Except where prohibited by law, AD will not be liable to you for any indirect, consequential, exemplary, incidental or punitive damages, including lost profits, even if AD has been advised of the possibility of such damages.

Indemnity

Upon demand, you agree to indemnify, defend, and hold harmless AD, its officers, directors, shareholders, predecessors, successors in interest, employees, agents, subsidiaries and affiliates, from and against any demands, loss, liability, claims or expenses (including attorneys' fees), made against AD by any third party due to or arising out of or in connection with your violation of these Terms of Use.

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By mail: Accurate Disbursing, LLC
131 Prospect Ave., Suite A
Kirkwood, MO 63122

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Governing Law and Agreed Venue

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 Missouri without regard to its conflicts of laws provisions. Any such matters that cannot be settled through alternative dispute resolution will be resolved in St. Louis County state court or federal court in St. Louis, Missouri. You agree to and waive any objection to the personal jurisdiction or venue of these courts as stated in this paragraph.

Time Limit for Claims

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, and any claim by you is subject to the Limitation of Liability set forth above. Claims made under separate express written terms and conditions of purchase for services are not subject to this limitation.

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Miscellaneous

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.

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(Effective July 2015)