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With the foregoing in mind, the Family Bank Limited (hereinafter referred to as 'FBL') terms of use for this site are as follows:

- 1. You must be at least 18 years old to interact with any content on any FBL Social Media Site.
- 2. As a guest posting content to any FBL Social Media Site on the internet, you agree that you will not: violate any local, state, federal and international laws and regulations, including but not limited to copyright and intellectual property rights laws regarding any content that you send or receive via this Policy; transmit any material (by uploading, posting, email or otherwise) that is unlawful, disruptive, threatening, profane, abusive, harassing, embarrassing, tortuous, defamatory, obscene, libelous, or is an invasion of another's privacy, is hateful or racially, ethnically or otherwise objectionable as solely determined in FBL 's discretion; impersonate any person or entity or falsely state or otherwise misrepresent your

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- 3. By posting any content on any FBL's Social Media Site, you grant to FBL the irrevocable right to reproduce, distribute, publish, and display such content and the right to create derivative works from your content, edit or modify such content and use such content for any FBL purpose.
- 4. You expressly acknowledge that you assume all responsibility related to the security, privacy, and confidentiality risks inherent in sending any content over the internet. FBL does not control third-party sites and the internet over which you may choose to send confidential or personal information; therefore FBL does not make any warranties, express or implied, against interceptions or compromises to your information.
- 5. You may not provide any content to an FBL Social Media Site that contains any product or service endorsements.
- 6. FBL is a nonpartisan. In furtherance of that policy, you may not provide any content to an FBL Social Media Site that may be construed as (a) lobbying for or against any legislation or legislative proposal, (b) a solicitation of contributions for any persons, entity or cause, or (c) a statement for or against any political candidate for public office. In addition, you may not link to any sites of political candidates or parties or use FBL Social Media Site to discuss political campaigns.

FBL reserves the right to remove any content in violation of this policy or that is otherwise objectionable, as well as to take steps to block access by any person violating this policy.