

## Website User Agreement

This Website User Agreement ("Agreement") governs your use of this website and all ensuing content of Risk & Compliance Analytics LLC (<http://www.riskandcomplianceanalytics.com/>, also referred to as "Website"). By accessing or using this Website, you ("user") agree to be bound by the terms and conditions of this Agreement. If you do not agree with these terms, please do not use this Website. It's essential to consult with legal counsel to ensure that your individual practice is complying with your specific circumstances and jurisdiction.

**Ethical Acceptance of Terms:** Sharing website login access is in violation of this agreement. You acknowledge that you have read, understood, and agree to be bound by this Agreement and all applicable laws and regulations. If you are using the Website on behalf of an organization, you represent and warrant that you have the necessary authority to bind that organization to this Agreement. I agree to maintain all ethical standards and considerations of this agreement.

**Permitted Use:** Subject to the terms and conditions of this Agreement; Risk & Compliance Analytics LLC grants you a limited, non-exclusive, non-transferable, and revocable license to access and use the Website for personal and internal business purposes only. You agree not to use the Website for any illegal or unauthorized purposes.

**Intellectual Property:** All content and materials on the Website, including but not limited to intellectual property, text, materials, software, functions, services, images, logos, reference materials and information made available herein are the property of Risk & Compliance Analytics LLC and are protected by electronic intellectual property laws and enforced by State, Local Laws including the Departments of Justice and Homeland Security. You may not retail, display, license, reproduce, distribute, publish, create derivative works, transmit, or in any way exploit, any such content for profit nor may you distribute any part of this content to unauthorized recipients of this content obtained from the Website without prior written consent from Risk & Compliance Analytics.

**User Responsibilities:** You agree to provide accurate, current, and complete information when using the Website, and to update such information if it changes. You are solely responsible for maintaining the confidentiality of any login credentials or account information associated with the Website and for all activities that occur under your account. You agree not to distribute, share, or make public your individual login credentials to the Website. You agree not to engage in any activity that may interfere with or disrupt the functioning of the Website or its servers, networks, or infrastructure. You shall not attempt to gain unauthorized access to any portion, feature, content or reference materials of the Website, or any systems or networks connected to the Website.

**Disclaimer of Warranties:** The Website and its content are provided on an "as is" and "as available" basis without warranties or guarantees of any kind, whether express or implied. Risk & Compliance Analytics LLC does not warrant that the Website will be uninterrupted, error-free, secure, or free from viruses or other harmful components. Your use of the Website is at your own risk. You assume full responsibility and risk of loss resulting from your use of this site and any information on this site. Under no circumstances shall Risk & Compliance Analytics LLC or any of our representatives be liable for any indirect, punitive, special or consequential damages even if we or any of our employees or representatives have been

advised of the possibility of such damages. Under no circumstances will Risk & Compliance Analytics LLC be liable in any manner for any recommendations, advice or other communication verbal or written as well as content, including, but not limited to, any errors or omissions in any content, or any loss or damage of any kind incurred as a result of the use of any content provided, purchased, posted, e-mailed, transmitted, or otherwise made available via the Risk & Compliance Analytics LLC Website. Risk & Compliance Analytics LLS requires that all users discuss all decisions with legal counsel prior to the implementation of any information, content or recommendations obtained from this website.

**Limitation of Liability:** To the extent permitted by applicable law, Risk & Compliance Analytics LLC and its affiliates, officers, directors, employees, agents, and licensors shall not be liable for any direct, indirect, incidental, consequential, special, or punitive damages arising out of or in connection with your use of the Website or the content on the Website. I will not hold liable Risk & Compliance Analytics LLC for any errors or omissions of such content and shall maintain full and complete responsibility for the decisions made based on information that is received; in any such format including but not limited to verbal and written.

**Third-Party Websites and Content:** The Website may contain links to third-party websites or display third-party content. Risk & Compliance Analytics LLC does not endorse, control, or assume any responsibility for the accuracy, reliability, or legality of such third-party websites or content. Your use of third-party websites or content is at your own risk and subject to the terms and conditions of those websites.

**Modifications and Termination:** Risk & Compliance Analytics LLC reserves the right, at its sole discretion, to modify, limit, restrict or discontinue the Website, content or any part thereof, temporarily, or permanently, with or without notice. Risk & Compliance Analytics LLC may decide to also modify this Agreement at any time by posting such information on the Website. Continued use of the Website after any such changes shall constitute your consent to such changes.

**Governing Law and Jurisdiction:** This Agreement shall be governed by and construed in accordance with the laws of the State of Delaware. Any disputes arising out of or relating to this Agreement, or your use of the Website shall be subject to the exclusive jurisdiction of the courts located within the State of Delaware.

**Breach of User Agreement:** You shall be personally held liable for any direct or indirect losses, costs or expenses resulting from failure to uphold this Agreement. Risk & Compliance Analytics LLS shall enforce this agreement subject to all applicable laws. Legal action may be taken to enforce this Agreement following the discovery of such Breach. Written notice of such enforcement shall be made to you within 30 days of such discovery.

**Entire Agreement:** This Agreement constitutes the entire agreement between you and Risk & Compliance Analytics LLC regarding your use of the Website and supersedes any prior agreements or understandings, whether written or oral.