

Legal Matters

"The Rules"

Health Systems Credit Union ("HSCU") maintains this HSCU site for your personal information, entertainment, and enjoyment. Please feel free to browse, download from, talk back to, and otherwise use the site. At the same time, please remember that your access to the HSCU site is subject to the following rules (the "Rules") as well as all applicable laws. By accessing and using the HSCU site, you accept the Rules without limitation or qualification, and acknowledge that any other agreements you may have with HSCU are superseded by the Rules, to the extent that conflict exist. HSCU may at any time revise these Rules by updating this posting. You are bound by such revisions and should therefore visit this page to review the current Rules from time to time. HSCU reserves the right, without notice and for any reason, to remove any content on this site, and to deny access of any user or users to all or any part of this site.

Downloading

You may download material displayed on the HSCU site for personal, non-commercial use only. You must retain all copyright and other proprietary notices on downloaded and/or copied material. Any copy of material from the HSCU site you make and distribute for any purpose must also include these Rules. You may not distribute, modify, transmit, use, or reuse any of the contents of the HSCU site for any public or commercial purpose without the written consent of HSCU or any third party HSCU deems necessary.

Copyrights, Other Rights

You should assume everything on the HSCU site is copyrighted unless otherwise noted and may not be used as provided in the Rules or with the express written consent of HSCU or any third party HSCU deems necessary. HSCU neither warrants nor represents that your use of the material displayed on the HSCU site will not infringe rights of third parties. Any product, service, program, or technology described on the HSCU site may be the subject of other intellectual property rights (including but not limited to copyright, trademark, or patent rights) owned by HSCU. Any such right that is not expressly licensed herein is reserved by HSCU. Images of people or places displayed on the HSCU site are either the property of, or used with permission by, HSCU. Use of these images by you or other third parties is prohibited unless expressly permitted in the Rules or elsewhere on the HSCU site. Any unauthorized use of these images may violate copyright laws, trademark laws, the laws of privacy and publicity, and other applicable regulations and statutes. Any product, service, program or technology described in any document published by HSCU on this site may be the subject of other intellectual property rights owned by HSCU. Any such right that is not expressly licensed hereunder is reserved by HSCU.

Trademarks

The trademarks, logos, and service marks (collectively the "Trademarks") displayed on the HSCU site are registered and unregistered Trademarks of HSCU and others. Nothing contained on the HSCU site should be construed as granting by implication, estoppels, or otherwise, any license or right to use any Trademark displayed on the HSCU site without the written permission of HSCU or such third party that may own the Trademark. Misuse of any Trademarks, or any other content, displayed on the HSCU site is prohibited. HSCU aggressively enforces its intellectual property rights, including via civil and criminal proceedings.

No Warranties

There is no warranty that any information or service provided or referenced by this site is either merchantable or accurate, that such information or service will fulfill any of your particular purpose or needs, or that such information or service does not infringe on any third party rights. Except for any express warranties stated on

this site, if any, the information and services provided or referenced on this site are provided "as is" and with all faults, and the entire risk as to satisfactory quality, performance, accuracy and effort is with the user.

So, while HSCU uses reasonable efforts to include accurate and up-to-date information on the HSCU site, HSCU makes no warranties or representations as to its accuracy. HSCU may periodically add, change, or improve any of the information, products, services, programs, and technology described on the HSCU site without notice. HSCU assumes no liability or responsibility for any errors or omissions in the content of the In fact, your use of the HSCU site is at your own risk. Neither HSCU nor any other party involved in creating, producing, or delivering the HSCU site is liable for any direct, indirect, incidental, consequential, or punitive damages arising out of your access to, or use of, the HSCU site. For example, HSCU assumes no responsibility for, and will not be liable for any damages to or any viruses which may affect your computer equipment or other property on account of your access to, use of, or downloading from, the HSCU site. Please note that some jurisdictions may not allow the exclusion of implied warranties, so some of the above exclusions may not apply to you.

Links

HSCU has not reviewed all of the sites that are linked to the HSCU site, and the fact of such links does not indicate any approval or endorsement of any material contained on any linked site. HSCU is not responsible for the contents of any site linked to the HSCU site; your connection to any such linked site is at your own risk.

Conclusion

The Rules will be governed by and construed under the laws of the State of Tennessee, excluding only its conflict of law provisions. Each party to the HSCU site Rules hereby submits to the exclusive jurisdiction of the courts within the State of Tennessee, and waives any jurisdictional venue or inconvenient forum objections to such courts. Any failure by HSCU to enforce any of its rights under the Rules or applicable laws shall not constitute a waiver of such right. If any provision of the Rules is found by a court of competent jurisdiction to be invalid, you, HSCU, and the court shall endeavor to give effect to the intent reflected in that provision, and the remaining Rules provision shall retain their full force and effect. United States and foreign export control laws regulate the export and re-export of technology originating in the United States and such foreign countries. You will abide by these laws and regulations as applicable and will not transfer, directly or indirectly, by electronic transmission or otherwise, any content or software from the HSCU site to or from any countries or foreign nationals in violation of such laws or regulations. Please also read over the HSCU site Privacy Statement. If you have any questions, comments, criticisms, or complaints about this site, please feel free to contact us.