

## TERMS OF USE

These Terms of Use apply to you when you or your child views, accesses or otherwise uses the ChaChing® Blog (the "blog"). The blog is owned by Marketing Partners, Inc. ("MPI") and we grant you a nonexclusive, nontransferable, limited right to access, use and display the blog and the materials provided hereon, provided that you comply fully with these Terms of Use.

1. We provide this blog for general informational purposes only. By using the blog, you agree that the information on this blog does not constitute financial or other professional advice. The information on the blog may be changed without notice and is not guaranteed to be complete, correct or up-to-date. The opinions expressed at or through the blog are the opinions of the individual authors and may not reflect the opinions of MPI or any credit union.
2. Your or your child's use of the blog constitutes your consent to MPI's privacy policy posted from time to time on the blog.
3. All materials and software published on or used on the blog are protected by copyright, and are owned or controlled by or licensed to MPI, or the party listed as the provider of the materials or software. **UNAUTHORIZED COPYING, REPRODUCTION, REPUBLISHING, UPLOADING, POSTING, TRANSMITTING OR DUPLICATING OF ANY OF THE MATERIAL IS PROHIBITED.** You or your child may download any downloadable materials displayed on the blog only for personal, noncommercial and informational purposes, provided that the documents are not modified and provided you maintain and abide by all copyright, trademark and other notices contained in such material or if none, you include the following copyright notice in such downloaded materials: Copyright 2008 Marketing Partners, Inc. All rights reserved.
4. MPI respects the intellectual property rights of others. Upon proper notice, MPI will remove user posted comments, posts, messages, or other submissions on or to the blog that violate copyright law, or suspend access to the blog (or any portion thereof) to any user who repeatedly uses the blog in violation of copyright law.
5. Reproduction, copying, or redistribution of materials on the ChaChing® Blog for commercial purposes is prohibited without the express written permission of MPI. To obtain permission to copy portions of this blog, please send your written request to Marketing Partners, Inc., at 6583 Ruch Road, Bethlehem, PA, 18017.
6. "Marketing Partners", "ChaChing" and other related marks are service marks of MPI and are protected by law. They may be used publicly only with permission from MPI. Fair use of the service marks requires proper acknowledgment.
7. Links may appear on the blog that may be used to link to other blog(s) or websites. These links are provided solely as a courtesy to our blog visitors. MPI has no control over the linked sites or the materials, information, goods or services available or contained on these linked sites. Neither MPI nor any credit union is responsible for or endorses or warrants in any way any materials, information, goods or services available through such linked sites or any privacy or

other practices of such sites. If you decide to access any of the linked sites, you do so entirely at your own risk. MPI reserves the right to terminate any link at any time.

8. You and your child agree not to interrupt, or attempt to interrupt, the operation of the blog in any way. Unauthorized use or modification of any information stored on the blog may result in criminal and/or civil prosecution under Federal, State and local law. You and your child may not use the blog for anything other than a lawful and legitimate purpose. You and your child agree not to use the blog to carry out any unauthorized alteration of any data or information on the blog or to conduct any activity that infringes on the copyright, patent, trademark, service mark or other rights of any person or entity. You and your child shall not restrict or inhibit any other user from using and enjoying any service conducted on the blog. MPI reserves the right to limit or deny access to the blog or take other appropriate action if you or your child violate any provision of these Terms of Use or if you or your child conduct any activity that violates the rights of any person or entity, or which MPI in its sole discretion deems unlawful, offensive, threatening, abusive or potentially harmful or malicious.

9. MPI reserves the right to revise these Terms of Use at any time by updating this posting. Continued use of the blog by you or your child constitutes your agreement to comply with such revisions, so you should visit this page from time to time.

10. (a) MPI expressly disclaims all liability for any viruses or other contamination of your computer system or other device used to access this blog as a result of your or your child's use of this blog, and expressly disclaims all liability for actions taken or not taken based on any or all of the contents of this blog. All data and information provided in the blog and on this site is for informational purposes only. MPI makes no representations as to accuracy, completeness, currentness, suitability, or validity of any information in the blog or on this site and will not be liable for any errors, omissions, or delays in this information or any losses, injuries, or damages arising from its display or use.

(b) THE BLOG IS PROVIDED "AS IS", WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, SECURITY, ACCURACY AND NON-INFRINGEMENT. WITHOUT LIMITING THE FOREGOING, MPI MAKES NO WARRANTY OR REPRESENTATION, EITHER EXPRESS OR IMPLIED, THAT ACCESS TO OR OPERATION OF THE BLOG WILL BE UNINTERRUPTED OR ERROR FREE.

(c) USE OF THE BLOG IS AT YOUR OWN RISK. YOU ASSUME FULL RESPONSIBILITY AND RISK OF LOSS RESULTING FROM DOWNLOADING AND/OR USE OF FILES, INFORMATION, OTHER COMMUNICATIONS, CONTENT OR OTHER MATERIAL (INCLUDING, WITHOUT LIMITATION, SOFTWARE) ACCESSED THROUGH OR OBTAINED BY MEANS OF THE BLOG.

11. The opinions expressed by the ChaChing® Bloggers and those providing comments are theirs alone, and do not reflect the opinions of MPI, any credit union or any employee of either thereof. MPI is not responsible for the accuracy of any of the information supplied by the ChaChing® Bloggers.

12. MPI operates the blog from its offices in Pennsylvania and makes no representations that materials in the blog are appropriate or available for use in other locations. The display of the blog alone does not subject MPI to any specific jurisdiction. Any claim related to the use of the blog or to the blog materials shall be governed by, construed and enforced in accordance with the laws of the Commonwealth of Pennsylvania as applied to agreements made and to be performed entirely therein. Any action arising out of or related to the access, use, content, or existence of this blog shall be filed only in the appropriate state or federal court located within the Commonwealth of Pennsylvania. The access, viewing or use of this blog constitutes the user's express permission and consent to the jurisdiction of the state and/or federal courts of the Commonwealth of Pennsylvania for purposes of such actions.

13. To protect younger users from risks, children under the age of 13 are not permitted to ask or answer questions on the ChaChing® Blog. If your child is 13 years of age or older and wants to participate in the ChaChing® Blog, it is your responsibility to make sure that he or she understands and knows how to use the blog safely:

(a) A nickname hides your child's real identity when he or she asks or answers a question. Select and use a nickname without any personally identifiable information. Frequently remind your child about the dangers of giving out personal information to strangers online.

(b) If another user establishes contact with your child, your child could be exposed to unpleasant, sexually suggestive, or abusive language.

(c) Notify MPI immediately and report any offensive content or inappropriate contact with other users. Contact MPI by email at [info@marketingpartners.com](mailto:info@marketingpartners.com) or by mail at 6583 Ruch Road, Bethlehem, PA, 18017.