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horse, denial of service attack or other limiting routine, instruction or design; or (iii) interfere with any other person's use and enjoyment of the Sites.

3. Your Acceptance; Revisions to Terms of Use. The Sites are available only to individuals who can enter into legally binding contracts under applicable law. These Terms of Use constitute a legally binding agreement between you and LPI regarding your use and access to the Sites. By using the Sites, you agree to these Terms of Use.

LPI reserves the right to revise these Terms of Use at any time in its sole discretion by posting revised Terms of Use to the Sites. Your use of the Sites signifies your acceptance of all the terms and conditions contained within the Terms of Use posted at the time of your use. You will be responsible for regularly reviewing the Terms of Use posted to the Sites. No revision to these Terms of Use, including to the Arbitration provision set forth in Section 23, shall apply to a controversy or claim of which you had actual notice on or before the date of any such revision.

- 4. LPI Policies; Additional Terms and Conditions. LPI's Privacy Policy, as well as other additional terms and conditions applicable to certain portions of the Sites (collectively "Additional Terms and Conditions"), are incorporated herein by reference. For instance, the Terms of Use for Sites which allow users to post comments and participate in discussion boards will apply to users of those services in addition to these Terms of Use. To the extent that there is a conflict between these Terms of Use and any Additional Terms and Conditions for the activity in which you choose to participate, the Additional Terms and Conditions shall govern.
- 5. Click-Through Agreements. Before using certain areas of the Sites, you may be asked to indicate your acceptance of additional special terms and conditions by clicking a button marked "I Accept," "I Agree," "Okay," "I Consent," or other words or actions that similarly acknowledge your consent or acceptance of a Click-Through Agreement. To the extent there is an irreconcilable conflict between these Terms of

Use and any Click-Through Agreement for the activity in which you choose to participate, the Click-Through Agreement will govern as to such conflict.

- 6. Members Only Password-Protected Information. Certain features and areas of the Sites are available only with the Members Only password. If you are required to utilize the unique password ("Password"), you must keep the Password confidential, including taking appropriate measures to maintain the confidentiality, such as logging off and closing the Internet browser, especially when you are connected to the Internet through an unsecured network or when using a public computer. The Password is unique to the members of LPI and you may not allow any third party to use it under any circumstances. LPI is not liable for any harm caused by or related to the theft, misappropriation, disclosure, or unauthorized use of the Password. You must contact LPI immediately if you become aware of or believe there is or may have been any unauthorized use of the Members Only Password, due to security concerns.
- 7. Privacy Policy. For information about LPI's data protection practices and LPI's use and protection of your personal information, please read LPI's Privacy Policy, which is incorporated into and made a part of these Terms of Use.
- 8. Proprietary Rights. The content of the Sites includes, without limitation, (i) LPI's trademarks, service marks, logos, brands, and brand names, trade dress and trade names and other distinctive identification (collectively "LPI Marks"); and (ii) information, data, materials, interfaces, computer code, databases, products, services, software applications and tools, text, images, photographs, audio and video material, including podcasts and video presentations (whether live or recorded), and artwork, and (iii) the design, structure, selection, compilation, assembly, coordination, expression, functionalities, applications, look and feel, and arrangement of any content contained in or available through the Sites (the items identified in subsections (i) (ii) and (iii) shall be collectively referred to herein as "LPI Content"). LPI Content is the property of LPI, its licensors, sponsors, partners, advertisers, content providers or other third parties and is protected by law

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In addition, you also agree that you will not use our Services to:

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- (c) upload, download, post, email, transmit or otherwise make available any LPI Content, including through any attachments thereto, that infringes any patent, trademark, trade secret, copyright or other proprietary rights of any party;
- (d) upload, download, post, email, transmit or otherwise make available, including through any attachments thereto, any unsolicited or unauthorized advertising, promotional materials, "junk mail," "spam," "chain letters," "pyramid schemes," or any other form of solicitation;
- (e) upload, download, post, email, transmit or otherwise make available, including through any attachments thereto, any material that contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment; and
- (f) intentionally or unintentionally violate any applicable local, state, national or international law, including, but not limited to, regulations promulgated by the U.S. Securities and Exchange Commission, any rules of any national or other securities exchange, including, without limitation, the New York Stock Exchange, the American Stock Exchange or the NASDAQ, and any regulations having the force of law.
- 10. Responsibility for Use of the Internet and Websites and Exclusion of Liability. Use of the Internet and the Sites is solely at your risk and is subject to, without limitation, all applicable local, state, national and international laws and regulations. Unless expressly required by law, LPI does not guarantee the confidentiality or security of any communication or other material transmitted to or from the Sites over the Internet or other communication network. LPI shall not be obligated to correct or

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- (b) a description of the copyrighted work or other intellectual property that you claim has been infringed;
- (c) a description of where the material that you claim is infringing is located on the site;
- (d) your address, telephone number, and email address;
- (e) a statement by you that you have a good faith belief that the disputed use is not authorized by the copyright owner, its agent, or the law; and
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- 21. Indemnification. To the fullest extent permitted by law, you shall defend, indemnify, and hold harmless the LPI Parties from and against all claims arising from or in any way related to your use of the Sites and/or LPI Content, a violation by you of these Terms of Use, the Privacy Policy, or any other actions connected with your use of the Sites and/or LPI Content, including any liability or expense, losses, damages (actual and consequential), suits, judgments, litigation costs and attorneys' fees. LPI will provide prompt written notice of any such claims, but failure to provide such notice will not release you from any of your obligations pursuant to this Section except to the extent that you are actually prejudiced by such failure, and will not relieve you from any other liability that you may have to the LPI Parties other than under this Section.
- 22. Term and Termination. These Terms of Use will take effect at the time you begin using the Sites. LPI reserves the right, with or without notice, at any time and for any reason to deny you access to the Sites or to any portion thereof, and to terminate these Terms of Use. These Terms of Use will terminate automatically if you fail to comply with the terms set forth herein. You may terminate these Terms of Use at any time by ceasing to use the LPI Sites, but all applicable provisions of these Terms of Use will survive such termination. Upon termination, you must destroy all copies of any portion of the Sites, including any LPI Content, in your possession.
- 23. Arbitration; Venue. Any controversy or claim ("Claim") you have arising out of or relating to these Terms of Use shall be resolved by a single impartial arbitrator pursuant to proceedings administered by the American Arbitration Association under its rules for resolution of commercial disputes. Any such Claim shall be brought solely by you as an individual and not as part of, or as a representative of, a class. The arbitration shall be held in Sacramento, California. All submissions to the arbitrator, the proceedings, and the award shall be confidential. The arbitration shall be conducted on an expedited basis with minimal discovery. The arbitrator's award shall be final and binding. The courts of the City and County of Sacramento in the State of California and/or the United States District Court for the Eastern District of California shall have exclusive jurisdiction and venue over (i) any action concerning the

enforcement of an arbitration award, or (ii) if arbitration is not permitted by law, then any Claim you have arising out of or relating to these Terms of Use. You agree to unconditionally and irrevocably submit to the exclusive jurisdiction and venue of such courts and you will not object to such jurisdiction and venue on the grounds of lack of personal jurisdiction, inconvenient forum or otherwise. EACH PARTY IRREVOCABLY WAIVES ANY AND ALL RIGHT TO TRIAL BY JURY IN ANY LEGAL PROCEEDING ARISING OUT OF OR RELATED TO THESE TERMS OF USE. LPI reserves all rights and remedies available to it, in law or equity, with respect to any matter relating to these Terms of Use.

Neither party consents or agrees to any arbitration on a class or representative basis, and the arbitrator shall have no authority to proceed with an arbitration on a class or representative basis. No arbitration will be consolidated with any other arbitration proceeding without the consent of all parties. Any claim or controversy as to the enforceability of this arbitration provision's restriction on your right to participate in or pursue a class action or class-wide arbitration shall be brought only in the United States District Court for the Eastern District of California or any State of California court located in Sacramento, California.

- 24. Governing Law. These Terms of Use and all matters regarding your use of the Sites shall be governed by, construed in accordance with, and enforced under the laws of the State of California applicable to contracts made and executed and wholly performed in the State of California, without regard to choice of law principles. Neither the Uniform Computer Information Transaction Act nor the United Nations Convention on Contracts for International Sale of Goods apply, and their applicability is expressly excluded. Printed copies of any and all agreements and/or notices in electronic form shall be admissible in any legal, investigative or regulatory proceedings.
- 25. Waiver and Severability. The failure to exercise or enforce any right or provision in these Terms of Use shall not constitute a waiver of such right or provision. If any provision of these Terms of Use is found by a court of competent jurisdiction to be

invalid, illegal, or unenforceable, such provision shall be enforced to the fullest extent of the law, and all other provisions shall remain in full force and effect.

- 26. Complete Agreement. These Terms of Use, together with any revision, any Additional Terms or Conditions incorporated by reference, and any Click-through Agreement, constitutes the entire agreement between you and LPI relating to the Sites and its use by you, and supersedes any previous written or oral communication regarding use of the Sites.
- 27. Contact Information. If you have any questions or concerns regarding these Terms of Use or the Sites, please visit our Contact Us page.
- 28. Statute of Limitations. Regardless of any statute or law to the contrary, except where prohibited by law, any claim or cause of action arising out of or related to your use of the Sites must be filed by you within one (1) year after such claim or cause of action arose or be forever barred.
- 29. Use of Websites and Content outside of the United States. LPI makes no claims regarding access or use of the Sites or the LPI Content outside of the United States. If you use or access the Sites or the LPI Content outside of the United States, you do so at your own risk and are responsible for compliance with the laws and regulations of your jurisdiction as well as these Terms of Use.
- 30. LPI provides opportunities for user interaction within its Sites and social media profiles on sites such as Facebook, Twitter, Instagram, LinkedIn, and various blogging sites. On those social media profiles, content and links to other Internet sites should not be construed as an endorsement of the organizations, entities, views or content contained therein. LPI is not responsible for content or links posted by others.
- 31. User-Generated Content. We welcome your views, comments and other communications, pictures, trackback URLs, or videos on our Sites which may include discussion boards, blogs and other services that allow users to provide feedback, comment or content ("User Content"). By contributing User Content to any of the Sites or social media profiles, users understand and acknowledge that this

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LPI retains the right to remove any content for any reason, including but not limited to, content that it deems threatening, demeaning, profane, obscene, a violation of intellectual property rights or privacy laws, off-topic, commercial or promotion of organizations or programs, or otherwise injurious or illegal. LPI also retains the right to ban or block a user from posting on LPI social media profiles without notice for a pattern of inappropriate postings or as it deems necessary.

You acknowledge, consent and agree that LPI may access, preserve and disclose your account information and the User Content you have posted by Users of the Services if required to do so by law or in a good faith belief that such access preservation or disclosure is reasonably necessary in the sole opinion of LPI to: (a) comply with legal process; (b) enforce the Terms of Use; (c) respond to claims that any Content violates the rights of third parties; (d) respond to your requests for customer service; or (e) protect the rights, property or personal safety of the Administrators, its Users and the public.

32. Other Terms of Use/Services. On sites not operated by LPI, you are also subject to the Terms of Service ("TOS") of that host site. Information (comments, photos, videos, etc.) you share with or post to LPI social media profiles is also subject to the

TOS of the host site and may be used by the owners of the host site for their own purposes under the host site's TOS. For more information, consult the host website's TOS.

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Effective August 29, 2018. Updated April 29, 2020.