Association Terms of Use
Effective as of December 2025

The organization named in the footer of the website and its subsidiaries and affiliates (including any other or future subsidiaries and affiliates) (collectively the "Association") have established these Terms of Use for all who visit, use and interact with this site/portal and/or any other site/portal made available by or through the Association (individually and collectively "Site"). By using this Site, you agree to comply with these Terms of Use, including any changes. With respect to that portion of any content or information controlled, provided or received by the Association, or its subsidiaries and affiliates, the Association's policies shall apply, which are available on this website and by which you further agree to be bound. If you do not agree to comply with these Terms of Use, you do not have permission to use this Site. The Association may change these Terms of Use at any time, without notice, by posting them on this Site, and you must abide by the revised terms when posted in order to have permission to continue to use this Site. You agree to review these Terms of Use periodically so you are informed about any changes to them. This is a legally binding contract.

When using this Site you agree:

1. To comply with all applicable laws and regulations, including, without limitation, the antitrust laws.

2. Not to Post (as defined in the Content Agreement) any Content (as defined in the Content Agreement) that: is unlawful or promotes unlawful activities, violates antitrust laws or promotes anticompetitive actions; is defamatory, libelous, abusive, profane, obscene, pornographic, vulgar, indecent, threatening, hateful, or offensive in any way; harasses, threatens or embarrasses others or promotes discrimination or harm to any individual or group; attacks others or invades others' privacy, personally or professionally, or displays personal information of any individual other than yourself without legally valid and express permission; violates or infringes on any rights of others (including, without limitation, intellectual property rights and privacy rights); involves or assists in the use of false names or impersonation of others by you or by someone else; involves the transmission of "spam", "junk mail" or any other unsolicited mass mailing or communication; might interrupt, destroy or limit the functionality of any computer software, hardware or telecommunications equipment; contains any computer viruses or any other code designed to disrupt, damage or limit the functioning of any computer software or hardware; is knowingly inaccurate, false, misleading or fraudulent; includes Content that you do not have a legal or contractual right to make available or that you are otherwise prohibited from making available; contains the image, name or likeness of anyone other than yourself unless the person is at least 18 years old and you have the person's advance written permission, or you have the advance written permission of the person's parent/legal guardian if the person is under 18, subject to all applicable restrictions or limitations; solicits or offers money, goods or services; discloses confidential or proprietary information not owned by you; is Posted using any name other than your real name; contains any advertising or promotions without the Association's express prior written permission. The foregoing list does not limit the types of posts that the Association may disallow. You also agree not to attempt to gain unauthorized access to this Site, materials or information on this Site, or other accounts, computer systems or networks connected and/or linked to this Site or any the Association server, through hacking, password mining or any other means, or attempt to obtain any materials or information through any means other than those intentionally made available to you through this Site. The Association is not obligated to monitor your communications with others on or through this Site, but the Association reserves the right to screen and/or review Content Posted by you and remove or refuse to Post any of your Content, in the Association's sole discretion and without notice to you (except as otherwise provided for herein). The Association reserves the right to terminate your access to any or all portions of this Site, without notice, at any time and for any reason.

This Section does not limit the actions the Association may take for Content that violates the Terms of Use.

3. To abide by the copyright ownership of materials and information on this Site in accordance with the following:

(a) The works of authorship on this Site that have been created, produced, uploaded and/or otherwise contributed by the Association, including, but not limited to, all design, text, images, and sounds (individually and collectively "Publications"), are owned or approved for use by the Association, except as otherwise expressly stated. The Publications may not be copied, reproduced, transmitted, displayed, performed, distributed, rented, sublicensed, altered, stored for subsequent use or otherwise used in whole or in part (individually and collectively "Reproduced") in any manner without the Association's prior written consent, except as expressly permitted by a notice on the Publication, or except to the extent permitted by law. If Reproduced, the Publications must be Reproduced with the copyright notice on all copies, be Reproduced without changes, and be used for informational/non-commercial purposes. Since some of the Publications on the Site were provided under licenses from other entities with all rights reserved, if you are interested in obtaining a license so that one or more of those materials or information may be Reproduced, please contact the Association's Communications Department through the contact information available in the footer of the website.

(b) By Posting Content or otherwise engaging in any communication on the Site, you are granting the Association a perpetual, royalty-free, and irrevocable right and license to use, reproduce, modify, adapt, publish, translate, distribute, transmit, publicly display, publicly perform, sublicense, create derivative works from, transfer, and sell any such Content or other communication in any media now known or developed in the future. By Posting, uploading, inputting or submitting your Content to this Site, you represent and warrant that you own or otherwise control all rights to the Content and other communications, which permits you to Post, upload, input or submit your Content to this Site, including, without limitation, all copyrights and other rights necessary to comply with all of the provisions in these Terms of Use. No compensation will be paid to you or any other party for use of your Content as provided herein. The Association is not obligated to Post or use any of your Content and may remove such Content at any time in its sole discretion without notice to you.

(c) The Association will respond to allegations of violations of copyrights of others in accordance with the Digital Millennium Copyright Act ("DMCA"). The Association will process notices it receives of alleged copyright infringement and take appropriate action as required by the DMCA and other applicable intellectual property laws. If you believe any material contained in this Site infringes your copyright, you should notify the Association of your copyright infringement claim in accordance with the following procedures:

Notice of the alleged copyright infringement must be sent to this Site's designated agent ("DMCA Agent") via the contact information available in the footer of the website.

To be effective, the notice must be in writing and contain substantially the following:

(i) A physical or electronic signature of the owner or a person authorized to act on behalf of the owner, of an exclusive right that is allegedly infringed.

(ii) Identification of the copyrighted work claimed to have been infringed (including the URL where the infringing work is available), or, if multiple copyrighted works at a single online site are

covered by a single notification, a representative list of such works at that site (including URLs where the infringing work is available).

(iii) Identification of the material that is claimed to be infringing or to be the subject of infringing activity and that is to be removed or access to which is to be disabled, and information reasonably sufficient to permit the Association to locate the material.

(iv) Information reasonably sufficient to permit the Association to contact the complaining party, such as an address, telephone number, and, if available, an electronic mail address at which the complaining party may be contacted.

(v) A statement that the complaining party has a good faith belief that use of the material in the manner complained of is not authorized by the copyright owner, its agent, or the law.

(vi) A statement that the information in the notification is accurate, and under penalty of perjury, that the complaining party is authorized to act on behalf of the owner, or is the owner, of an exclusive right that is allegedly infringed.

Upon receipt of an effective notice of alleged copyright infringement, the Association will remove or disable access to the allegedly infringing content, forward the notice of alleged copyright infringement to the alleged infringer, and inform the alleged infringer that the Association has removed or disabled access to such content. If the alleged infringer believes the copyright infringement allegation is unfounded or in error, the alleged infringer may send a counter notification to the Association.

The counter notification may be sent to the contact information available in the footer of the website.

To be effective, the counter notification must be sent to the Association's DMCA Agent, be in writing, and contain substantially the following:

(i) A physical or electronic signature of the alleged infringer.

(ii) Identification of the material that has been removed or to which access has been disabled and the location at which the material appeared before it was removed or access to it was disabled.

(iii) A statement under penalty of perjury that the alleged infringer has a good faith belief that the material was removed or disabled as a result of mistake or misidentification of the material to be removed or disabled.

(iv) The alleged infringer's name, address, and telephone number, and a statement that the alleged infringer consents to the jurisdiction of the Federal District Court for the judicial district in which the address is located, or if the alleged infringer's address is outside of the United States, for any judicial district in which the Association may be found, and that the alleged infringer will accept service of process from the person who provided the notice of alleged copyright infringement to the Association or an agent of such person.

Upon receipt of an effective counter notification, the Association will provide a copy of the counter notification to the sender of the notice of alleged copyright infringement and inform such person that the Association will replace the removed material or cease disabling access to it in ten (10) business days. The Association will then replace the removed material or cease disabling access to it in no fewer than ten (10), and no more than fourteen (14), business days following receipt of the effective counter notification,

unless the Association's DMCA Agent first receives notice from the sender of the notice of alleged copyright infringement that such person has filed an action seeking a court order to restrain the alleged infringer from engaging in infringing activity relating to the material on the Site.

4. To abide by the trademark ownership of names, logos, or slogans (collectively "Trademarks") on the Site in accordance with the following: Reproduction or republication of any Trademarks belonging to the Association is prohibited without prior written permission from the Association. Please reach out to the relevant contact at the Association to request permission.

5. To abide by the Association's position relative to links to other sites and postings by others, as follows: The Site contains links to Internet sites of the Association members, state associations, and other third party businesses and resources, and each such third-party Internet site may have its own privacy and data collection policies and practices. The Association is not responsible for the privacy and data collection policies and practices of any of its members, state associations or other businesses and resources, or for the content of their Internet sites. Users interested in the privacy and data collection policies and practices of the Association members, state associations or other businesses and resources should review the policies of the Internet sites they choose to access.

The Association disclaims all representations and warranties of any kind, express, implied, statutory or otherwise, about the Internet sites of its members, state associations or other third-party businesses and resources, and the Association disclaims all warranties and representations of any kind, express, implied, statutory, or otherwise, including, without limitation, warranties and representations with respect to the Association members', state associations', and other businesses' and resources' Internet sites, security, content, privacy and data collection policies and practices, and actions. Links to other Internet sites do not imply the Association's endorsement or approval of such Internet sites or the resources and information contained within them, nor are such links or references indications that the Association has received specific authorization to provide these links or resources. The Association does not endorse, approve, certify or control such external Internet sites, and is not responsible for the security, accuracy, timeliness, completeness, efficacy, merchantability, usefulness, fitness for any particular purpose or correct sequencing of information located at such sites.

The links and references on this Site to other Internet sites are provided solely as a convenience to users of this Site. All postings, including but not limited to comments and replies on the Site, are not to be relied on as professional opinions or advise. Additionally, the Association makes no representations or warranties, and expressly disclaims any representations, warranties, or other commitments, about any non-Association portal, website or third-party source that may be accessible from or linked to the Site.

6. To indemnify, defend, and hold harmless the Association, and its past, present and future officers, directors, agents, executive committee members, and employees (collectively "the Association Indemnitees") from any and all demands, claims, losses, damages, liabilities, judgments, costs, and expenses (including reasonable attorneys' fees and costs of investigation and defense) (collectively "Claims") arising from or relating to: (a) your violation or failure to comply with any of these Terms of Use; (b) your use of the Site; or (c) your Posting of Content onto the Site. The Association reserves the right to defend any such Claims, and you agree to provide the Association with such reasonable cooperation and information as the Association requests.

7. To abide by the Association's position relative to materials and information on this Site, as follows: All of the materials and information in this Site are provided without representations or warranties of any kind. The Association disclaims all representations and warranties of any kind, express, implied, statutory or otherwise, to you and/or any other party, including, without limitation, any

warranties of accuracy, timeliness, completeness, efficacy, merchantability, fitness for any particular purpose, and usefulness of the materials and information provided.

8. The Association shall have no tort, contract, statutory, or any other liability to you or any other users of this Site and/or to any other party. The Association shall not be liable to you and/or any other party for any lost profits or lost opportunities, or any direct, indirect, special, consequential, incidental or punitive damages whatsoever arising out of or relating to this Site or any materials and information provided on or through the Site, even if the Association has been advised of the possibility of such damages and regardless of the alleged basis or theory of liability. The materials and information contained in this Site are not intended to provide specific advice about individual legal, business or other questions, and are not a substitute for your independent research and evaluation of any issue. If specific legal or other expert advice is required or desired, you may want to seek the services of an appropriate, competent professional.

9. If any portion of these Terms of Use, or the application of them to any person or circumstances shall to any extent be invalid or unenforceable, the remainder of these Terms of Use, or the application of them to persons or circumstances other than those which are invalid or unenforceable, shall not be affected thereby, and each portion of these Terms of Use shall be valid and enforceable to the fullest extent permitted by law.

10. These Terms of Use, as well as the rights and responsibilities of users and the Association relating to the Terms of Use or the Site, are governed exclusively by the laws of the state where the Association has its principal place of business, without regard to any conflict of laws rules, and the exclusive venue for any dispute (besides a DMCA proceeding) shall be the state and federal courts of the state where the Association has its principal place of business.

11. These Terms of Use may be amended at any time by the Association, without notice to you. These Terms of Use and any amendments or revisions to them are effective upon posting to this Site, and your use of this Site after any changes to the Terms of Use constitutes your agreement to be bound by the amended or revised Terms of Use.

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