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(d) Any material downloaded or otherwise obtained through the use of the service is done at your own discretion and risk. You will be solely responsible for any damage to your computer system or loss of data that results from the download of any such material.

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Unsolicited Email, Spamming, and Spoofing
You agree not use this website to transmit unsolicited Email. You also agree that you will not send unsolicited Email to this website or to anyone whose Email address includes the domain name used on this website. You may not use the Credit Union’s domain name as a pseudonymous return Email address for any communications which you transmit from another location or through another service. You may not pretend to be someone else or spoof another identity when using this website.

Waiver
A waiver of any of the foregoing terms or conditions does not imply or constitute a waiver of any other term or condition. No waiver of any of the terms and conditions will be effective unless it is in writing and signed by an authorized officer of the Credit Union.

Construction
If any the terms or conditions are found to be invalid or unenforceable, the remaining provisions of these terms and conditions will remain in full force and effect.

Jurisdiction and Governing Law
You agree that these terms and conditions will be governed by the laws of the State of California. You further agree to submit to the personal and exclusive jurisdiction of the courts located in San Diego County, California for any dispute arising under or relating to the subject matter of these terms and conditions.

Waiver
A waiver of any of the foregoing terms or conditions does not imply or constitute a waiver of any other term or condition. No waiver of any of the terms and conditions will be effective unless it is in writing and signed by an authorized officer of the Credit Union.

Effective July 1, 2020