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Language

It is the express will of the parties that this agreement and all related documents have been drawn up in English. C'est la volonté expresse des parties que la présente convention ainsi que les documents qui s'y rattachent soient rédigés en anglais. General

This agreement is governed by the laws of the State of Oklahoma, U.S.A. You hereby irrevocably consent to the exclusive jurisdiction and venue of courts in Oklahoma, U.S.A. in all disputes arising out of or relating to the use of the First Family Federal Credit Union Site/Services. Use of the First Family Federal Credit Union Site/Services is unauthorized in any jurisdiction that does not give effect to all provisions of these terms and conditions, including without limitation this paragraph. You agree that no joint venture, partnership, employment, or agency relationship exists between you and First Family Federal Credit Union as a result of this agreement or use of the First Family Federal Credit Union Site/Services. You agree to indemnify and hold First Family Federal Credit Union, its parents, subsidiaries, affiliates, officers and employees, harmless from any claim, demand, or damage,

including reasonable attorneys' fees, asserted by any third party due to or arising out of your use of or conduct on the First Family Federal Credit Union Site/Services. First Family Federal Credit Union reserves the right to disclose any personal information about you or your use of the First Family Federal Credit Union Site/Services, including its contents, without your prior permission if First Family Federal Credit Union has a good faith belief that such action is necessary to: (1) conform to legal requirements or comply with legal process; (2) protect and defend the rights or property of First Family Federal Credit Union or its affiliated companies; (3) enforce the terms or use; or (4) act to protect the interests of its members or others. First Family Federal Credit Union's performance of this agreement is subject to existing laws and legal process, and nothing contained in this agreement is in derogation of First Family Federal Credit Union's right to comply with governmental, court and law enforcement requests or requirements relating to your use of the First Family Federal Credit Union Site/Services or information provided to or gathered by First Family Federal Credit Union with respect to such use. If any part of this agreement is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the agreement shall continue in effect. Unless otherwise specified herein, this agreement constitutes the entire agreement between the user and First Family Federal Credit Union with respect to the First Family Federal Credit Union Site/Services and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between the user and First Family Federal Credit Union with respect to the First Family Federal Credit Union Site/Services. A printed version of this agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form.

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