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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**

The laws of the State of Pennsylvania, U.S.A, govern this agreement. You hereby irrevocably consent to the exclusive jurisdiction and venue of courts in Pennsylvania, U.S.A. in all disputes arising out of or relating to the use of the YCFCU Site/Services. Use of the YCFCU 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 YCFCU as a result of this agreement or use of the YCFCU Site/Services. You agree to indemnify and hold YCFCU, 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 YCFCU Site/Services. YCFCU reserves the right to disclose any personal information about you or your use of the YCFCU Site/Services, including its contents, without your prior permission if YCFCU 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 YCFCU or its affiliated companies; (3) enforce the terms or use; or (4) act to protect the interests of its members or others. YCFCU's performance of this agreement is subject to existing laws and legal process, and nothing contained in this agreement is in derogation of YCFCU's right to comply with governmental, court and law enforcement requests or requirements relating to your use of the YCFCU Site/Services or information provided to or gathered by YCFCU 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disclaimers and liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches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.

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