

Terms of Service and Use Agreement

READ THIS TERMS OF SERVICE AND USE AGREEMENT BEFORE ACCESSING think-banking.org

Welcome to think-banking.org (referred to as “think-banking.org”, “Web site”, “site”, “we”, “us”, or “our”). Access to and use of this site is provided subject to the following terms and conditions:

PLEASE READ THIS TERMS OF SERVICE AND USE AGREEMENT (“AGREEMENT”) CAREFULLY. YOUR USE OF THIS SITE, THE PRODUCTS AND SERVICES PROVIDED THROUGH OR IN CONNECTION WITH think-banking.org CONSTITUTES ACCEPTANCE OF THIS AGREEMENT.

BY ACCESSING OR USING ANY PART OF THE WEB SITE OR ITS PRODUCTS AND SERVICES (COLLECTIVELY, “SERVICES” OR “SERVICE”), YOU ACCEPT, WITHOUT LIMITATION OR QUALIFICATION, THESE TERMS OF SERVICE. IF YOU DO NOT AGREE TO THE ALL OF TERMS AND CONDITIONS OF THIS AGREEMENT, YOU SHOULD IMMEDIATELY CEASE ALL USAGE OF THIS WEB SITE OR THESE PRODUCTS AND SERVICES.

We reserve the right, at any time, to modify, alter, or update the terms and conditions of this Agreement without prior notice. Modifications shall become effective immediately upon being posted at on this site. Your continued use of the Service after amendments are posted constitutes an acknowledgement and acceptance of the Agreement and its modifications. Except as provided in this paragraph, this Agreement may not be amended.

1. NATURE OF SITE; CONSENT TO BE CONTACTED. think-banking.org and its affiliates, business partners, and/or licensors provide a service that allows you to input your information once and receive quotes or calls from one or more people/organizations. You understand and agree that if you request a product or service, such as a loan, or any other service relating to finance offered through the Service, think-banking.org will share your information with certain business partners and/or unrelated third-party companies to process and fulfill your request. You further agree that by submitting information to think-banking.org, you consent to allow business partners and third-party companies to contact you by telephone, email or mail, even if you have opted into the National Do Not Call List administered by the Federal Trade Commission, any state equivalent Do Not Call List, the internal Do Not Call List of a company, or any other Do Not Call List. You understand that think-banking.org business partners and unrelated third-party companies may

maintain the information you submitted to think-banking.org whether you elect to use their services or not. In the event you no longer want to receive communications from such a company, you agree to notify them directly.

2. IMPORTANT INFORMATION. think-banking.org does not provide any type of loan, financing, credit card services, or financial services or advice. think-banking.org, and its affiliates, business partners, and/or licensors help you locate unrelated third-party financial companies and service providers. think-banking.org makes no representations or warranties concerning the qualifications or performance of these third-party companies. The information and locator services provided by think-banking.org may not be suitable for your needs. Each service provider has its own eligibility requirements, terms and conditions, and fees for their services. Not all services are provided in all states.

3. USER OBLIGATIONS. By installing, accessing, and using this Web site, you represent that you are at least eighteen (18) years of age and will, at all times, provide true, accurate, current, and complete information when submitting information or materials on this Web site, including, without limitation, when you use Services provided. If you provide any false, inaccurate, untrue, or incomplete information, think-banking.org reserves the right to terminate your access and use of this Web site. In addition, you agree to abide by all applicable local, state, national, and international laws and regulations with respect to your use of this Web site and agree not to interfere with the use and enjoyment of this Web site by other users and think-banking.org's operation or management of this Web site. Moreover, you agree not to impersonate any other person or entity, whether actual or fictitious, including impersonating an employee or representative of think-banking.org, when using this Web site.

4. DISCLAIMER REGARDING ACCURACY OF THIRD-PARTY INFORMATION. think-banking.org makes no warranties or representations whatsoever with regard to any product or service provided or offered by any third-party company, and you acknowledge that any reliance on representations and warranties provided by any third-party company shall be at your own risk.

5. PROPRIETARY AND INTELLECTUAL PROPERTY RIGHTS. All programs, software, products, information, documentation, and information contained on or available through the Web site, unless otherwise indicated, are protected by law including, but not limited to, United States copyright, trade secret, patent, and trademark law, as well as other state, national, and international laws and regulations. Except as expressly provided herein, think-banking.org does not grant any express or implied right to you or any other person under any intellectual or proprietary rights. Accordingly, unauthorized use of this Web site may violate intellectual property or other proprietary rights laws as well as

other laws, regulations, and statutes. This Web site is Copyright © 2014 Zero Parallel LLC and/or its licensors. All rights reserved. think-banking.org also owns a copyright in the contents of the Web site as collective work and/or compilation and in the selection, coordination, arrangement, and enhancement of the content of this Web site. Any software and other downloadable or printable programs, information, video or materials available through this Web site and all copyrights, trade secrets, and know-how related thereto, unless otherwise indicated, are owned by think-banking.org. This Web site is provided by Zero Parallel LLC. This Agreement provides you, a User, with a personal, revocable, limited, non-exclusive, nontransferable license to use this Web site conditioned on your continued compliance with the terms and conditions of this Agreement. You may print and download materials and information from this Web site solely for your personal use, provided that all hard copies contain all copyright and other applicable notices contained in such materials and information. This Agreement is a license and not an assignment or sale. Any rights granted hereby are licensed and not sold or otherwise transferred to you. You expressly acknowledge and agree that think-banking.org transfers no ownership or intellectual property interest in and to the Web site to you or anyone else. Notwithstanding the foregoing, you may not modify, alter, translate, decompile, create derivative work(s), copy, distribute, disassemble, broadcast, transmit, reproduce, publish, remove or alter any proprietary notices or labels, license, transfer, sell, mirror, frame, exploit, rent, lease, grant a security interest in, transfer any right(s) in, or otherwise use in any manner not expressly permitted herein the Web site. **WITHOUT LIMITING THE GENERALITY OF THE FOREGOING, COPYING OR REPRODUCING ANY SERVICES, PROGRAMS, PRODUCTS, OR MATERIALS PROVIDED BY think-banking.org TO ANY OTHER SERVER OR LOCATION FOR FURTHER REPRODUCTION OR REDISTRIBUTION IS EXPRESSLY PROHIBITED.**

6. ENFORCING SECURITY ON THE SITE. Actual or attempted unauthorized use of the Web site may result in criminal and/or civil prosecution. think-banking.org reserves the right to view, monitor, and record activity on the Web site without notice or permission from you. Any information obtained by monitoring, reviewing, or recording is subject to review by law enforcement organizations in connection with investigation or prosecution of possible criminal activity on the Web site. think-banking.org will also comply with all court orders involving requests for such information.

7. DISCLOSURE OF YOUR INFORMATION. You acknowledge, consent and agree that think-banking.org may access, preserve, and disclose the information we collect about you if required to do so by law or in good faith belief that such access preservation or disclosure is reasonably necessary to: (i) comply with legal process and respond to governmental investigations; (ii) enforce the Agreement; (iii) respond to claims that any information, services,

or content violated the rights of the third parties; (iv) respond to your requests for customer service; or (v) protect the rights, property, or personal safety of think-banking.org, its users and the public.

8. DISCLAIMER OF WARRANTIES; LIMITATION OF LIABILITY.

think-banking.org DOES NOT EVALUATE ANY COMPANY, ORGANIZATION, OR INDIVIDUAL, OR THEIR RESPECTIVE OFFERS, THAT ARE ACCESSIBLE THROUGH THIS WEB SITE. WE MAKE NO EXPRESS OR IMPLIED WARRANTIES OR REPRESENTATIONS OF ANY KIND WHATSOEVER, NOR ARE WE LIABLE FOR DIRECT, INDIRECT OR CONSEQUENTIAL DAMAGES ARISING IN CONNECTION WITH RESPECT TO THE CONTENT OF THE SERVICE, THE WEB SITE, PROGRAMS, THIRD-PARTY COMPANIES, SERVICES OR ANY PRODUCTS ACCESSED THROUGH THIS WEB SITE. ANY FINANCIAL OR OTHER RELATIONSHIP ENTERED INTO BETWEEN YOU AND ANY THIRD-PARTY THAT AROSE FROM INFORMATION RECEIVED OR ACCESSED THROUGH THIS WEB SITE OR think-banking.org IS SOLELY BETWEEN YOU AND THE THIRD-PARTY. think-banking.org IS NOT A PARTY TO YOUR AGREEMENTS AND YOU ASSUME SOLE LIABILITY FOR ANY SUCH AGREEMENTS. THE WEB SITE, INCLUDING ALL CONTENT AND SERVICES MADE AVAILABLE ON OR ACCESSED THROUGH THE WEB SITE, IS PROVIDED ON AN "AS IS" AND ON AN "AS AVAILABLE" BASIS. TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, think-banking.org MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, NON-INFRINGEMENT, TITLE, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. think-banking.org DOES NOT WARRANT THAT THE FUNCTIONS CONTAINED IN THE WEB SITE OR SERVICES OR ANY MATERIALS OR CONTENT CONTAINED THEREIN WILL BE UNINTERRUPTED OR ERROR-FREE, THAT DEFECTS WILL BE CORRECTED, OR THAT THE WEB SITE OR THE SERVER THAT MAKES IT AVAILABLE IS FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. think-banking.org SHALL NOT BE LIABLE FOR THE USE OF THIS WEB SITE, INCLUDING ALL CONTENT AND SERVICES MADE AVAILABLE ON OR ACCESSED THROUGH THE WEB SITE, OR FOR ANY DAMAGES WHATSOEVER, INCLUDING, WITHOUT LIMITATION, THE CONTENT AND ANY ERRORS CONTAINED THEREIN. IN NO EVENT WILL think-banking.org BE LIABLE FOR ANY SPECIAL, INDIRECT, CONSEQUENTIAL, OR INCIDENTAL DAMAGES, OR DAMAGES FOR LOST PROFITS, LOST DATA, LOSS OF OPPORTUNITIES, COSTS OF COVER, LOSS OF REVENUE, LOSS OF USE, EXEMPLARY, PUNITIVE, PERSONAL INJURY/WRONGFUL DEATH, SPECIAL, INCIDENTAL, INDIRECT OR OTHER CONSEQUENTIAL DAMAGES, ARISING OUT OF OR RELATED TO THIS WEB SITE, ITS SERVICES, OR THE INFORMATION CONTAINED IN IT, WHETHER SUCH DAMAGES ARISE IN CONTRACT, NEGLIGENCE, TORT, UNDER

STATUTE, IN EQUITY, AT LAW, OR OTHERWISE, EACH OF WHICH IS HEREBY EXCLUDED BY AGREEMENT OF THE PARTIES WHETHER OR NOT EITHER PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Because some states/jurisdictions do not allow the exclusion or limitation of liability for consequential or incidental damages, the above limitation may not apply. Notwithstanding the foregoing, total liability for think-banking.org for any reason whatsoever related to use of this site shall not exceed the total amount paid by you to think-banking.org in connection with the subject matter of the particular dispute.

9. INDEMNIFICATION. You agree to indemnify and hold think-banking.org, its affiliates and all of their employees, agents, directors, officers, proprietors, partners, representatives, shareholders, servants, attorneys, predecessors, successors, and assigns harmless from any claim or demand, including reasonable attorneys' fees and costs, made by any third-party due to or arising from your use of the think-banking.org services or connection to the think-banking.org Web site or your violation of this Agreement, or arising from your violation of any rights of a third-party, or other user of the Service using your computer, or of any intellectual property or any other right of any person or entity.

10. MODIFICATIONS AND INTERRUPTION TO SERVICE AND WEB SITE. think-banking.org reserves the right to modify or discontinue the Service or site with or without notice to you. think-banking.org shall not be liable to you or any third-party should think-banking.org exercise its right to modify or discontinue the Service. You acknowledge and accept that think-banking.org does not guarantee continuous, uninterrupted or secure access to the site, services, or third-party companies, and operation of our site may be interfered with or adversely affected by numerous factors or circumstances outside of our control.

11. RESPONSIBILITY FOR USE. Use of the Internet and think-banking.org is solely at your own risk and is subject to all applicable local, state, national, and international laws and regulations. While think-banking.org has endeavored to create a secure and reliable site, you should understand that the confidentiality of any communication or material transmitted to/from the site over the Internet or other global communication network cannot be guaranteed. Moreover, you understand that the technical processing and transmission of think-banking.org may involve transmission over various networks. Accordingly, think-banking.org is not responsible for the security of any information transmitted via the Internet, the accuracy of the information contained on think-banking.org, or for the consequences of any reliance on such information. Moreover, you agree to assume all risk and liability arising from your use of think-banking.org, including the risk of a breach in the security of think-banking.org. You assume sole and complete risk for using

think-banking.org. Actual or attempted unauthorized use of the site may result in criminal and/or civil prosecution. think-banking.org reserves the right to view, monitor, and record activity on the Site without notice or permission from you. Any information obtained by monitoring, reviewing, or recording is subject to review by law enforcement organizations in connection with investigation or prosecution of possible criminal activity on the web site. think-banking.org will also comply with all court orders involving requests for such information.

12. NO ENDORSEMENT OF POSTINGS. You must use your best judgment and reasonable caution in evaluating all third party postings or other content on the Web site. think-banking.org does not endorse, oppose, or edit any opinion or information provided by a user or third party, with the exception of removing temporarily or deleting what appears to be potentially unlawful content or content otherwise prohibited under this policy. think-banking.org does not make any representation with respect to, nor does it endorse the accuracy, completeness, timeliness, or reliability of any advice, opinion, statement, or other material displayed, uploaded, distributed by any user of, or third party contributing materials to, this Web site. think-banking.org expressly disclaims all responsibility and liability for such postings, information, and materials.

13. PERMISSION TO USE POSTINGS. The purpose of this Web site and the services, programs, software, products, materials, and information available through it is to help you find a loan from prospective lenders participating in our direct network of lenders (“participating lenders”). By submitting information, content, and materials to a forum or other portion of this Web site or by otherwise using the Web site to transmit information, content, and materials, you automatically grant think-banking.org a royalty-free, perpetual, irrevocable, non-exclusive right and license to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, redistribute, transmit, perform, and display such information, content, and materials (in whole or in part) worldwide and/or to incorporate into other works in any form, media, or technology now known or later developed for the full term of any rights that may exist in such information, content, and materials.

Notwithstanding this right and license, it is understood that by merely permitting your information, content, and materials to appear on this Web site, think-banking.org has not become and is not a publisher of such information, content, and materials.

14. SUBMISSIONS. think-banking.org welcomes your feedback and suggestions about how to improve this site. By transmitting any suggestions, information, material, or other content (collectively, “feedback”) to think-banking.org, you represent and warrant that such feedback does not infringe the intellectual property or proprietary rights of any third party

(including, without limitation, patents, copyrights, or trademark rights) and that you have all rights necessary to convey such feedback to think-banking.org. In addition, any feedback received through this site will be deemed to include a royalty-free, perpetual, irrevocable, transferable, non-exclusive right and license for think-banking.org to adopt, publish, reproduce, disseminate, transmit, distribute, copy, use, create derivative works, and display (in whole or in part) worldwide, or act on such feedback without additional approval or consideration, in any form, media, or technology now known or later developed for the full term of any rights that may exist in such content, and you hereby waive any claim to the contrary.

15. MESSAGE STORAGE. think-banking.org assumes no responsibility for the deletion of or failure to store any message.

16. THIRD-PARTY PRODUCTS/SERVICES. think-banking.org, in its sole discretion, may post the advertisements of third parties on this Web site and/or feature materials, programs, products, and services provided by third parties. think-banking.org makes no representations with respect to, nor does it guarantee or endorse, the quality, non-infringement, accuracy, completeness, timeliness, reliability, or correct sequencing of such third party materials, programs, products, and services or any other materials, programs, products, and services which such third party materials, products, and services may access. Your correspondence or any other dealings with third parties found on this Web site are solely between you and such third party. think-banking.org expressly disclaims responsibility and liability for all third party provided materials, programs, products, and services contained on or accessed through this Web site, and you agree that think-banking.org shall not be responsible for any loss or damage of any sort incurred as a result of any such dealings or as the result of the presence of such third parties on this Web site.

17. LINKS TO THIRD-PARTY SITES. Our Web site may provide links to other sites on the Internet that are owned and operated by online merchants and other third-parties. The linked sites are not under the control of think-banking.org and you acknowledge that we are not responsible for the availability of, or the content located on or through, any third-party site. Accordingly, think-banking.org expressly disclaims any responsibility for the content, materials, accuracy of information, and/or quality of the products or services provided by, available through, or advertised on these third party Web sites. Moreover, these links do not imply an endorsement with respect to any third-party or any Web site or the products or services provided by any third-party. You should contact the site administrator or webmaster for those third-party sites if you have any concerns regarding such links or the content located on such sites. Your use of those third-party sites is subject to the terms of use and privacy policies of each site, and we are not responsible

therein. We encourage all you to review the terms of service and privacy policies of third-parties' sites.

18. ACCESS. You acknowledge that think-banking.org retains the right, at our sole discretion, to terminate access to this site at any time.

think-banking.org further retains the right to terminate access any accounts involved with botnets and related activities. If any hostnames are used as command and control points for botnets, think-banking.org reserves the right to direct the involved hostnames to a honeypot, loopback address, logging facility, or any other destination at our discretion. You agree that you will not use any robot, spider, or other automatic device, or manual process to monitor or copy our web pages or the content contained therein without prior written permission of an authorized officer of think-banking.org.

19. EVENTS BEYOND think-banking.org'S CONTROL. You expressly absolve and release think-banking.org from any claim of harm resulting from a cause think-banking.org's control, including, but not limited to, the performance of third-party service providers, failure of electronic or mechanical equipment or communication lines, telephone or other interconnect problems, computer viruses, unauthorized access, theft, operator errors, severe weather, earthquakes, or natural disasters, strikes, or other labor problems, wars, or governmental restrictions.

20. PRIVACY POLICY. think-banking.org considers your personal identifying information to be private and operates this Web site by keeping any collected personal identifying information confidential. Nevertheless, you understand, acknowledge, and agree that the operation of this Web site requires the submission, use, and dissemination of various personal identifying information. Accordingly, your use of this Web site constitutes acceptance of think-banking.org's personal identifying information collection and use practices. Please see think-banking.org's Privacy Policy for a summary of think-banking.org's personal identifying information collection and use practices.

21. GOVERNING LAW. This Agreement has been made in and will be construed and enforced in accordance with the laws of the state of California as applied to agreements entered into and completely performed in California, without regard to conflict of law principles.

22. BINDING ARBITRATION. ANY CLAIM OR DISPUTE RELATING IN ANY WAY TO YOUR USE OF THE SITE OR THESE TERMS OF USE SHALL BE SUBMITTED TO CONFIDENTIAL ARBITRATION, except that either party may seek interim relief from any state or federal court in the party's state of residence to protect the party's intellectual property rights. **ARBITRATION WOULD REMOVE YOUR RIGHT TO LITIGATE A CLAIM IN COURT OR TO HAVE A JURY TRIAL ON THAT CLAIM. OTHER RIGHTS THAT YOU WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION. IT IS IMPORTANT THAT**

YOU READ THIS PROVISION CAREFULLY BEFORE ACCEPTING THESE TERMS OF USE. The arbitration will be administered by the American Arbitration Association (“AAA”) under its then-current arbitration rules. If any AAA rule conflicts with these Terms of Use, these Terms of Use shall control. You can obtain procedures, rules, and fee information from the AAA at www.adr.org or 1-800-778-7879. Any participatory arbitration hearing that you attend shall take place in Los Angeles, California. California state law will apply during the Arbitration. The judgment upon the award rendered by the arbitrator shall be final and binding and may be entered in any court having jurisdiction. Unless inconsistent with applicable law, each party shall bear the expense of their respective attorneys’, experts’ and witness fees, regardless of which party prevails in the arbitration.

23. NO CLASS ACTIONS. TO THE EXTENT ALLOWED BY LAW, WE EACH WAIVE ANY RIGHT TO PURSUE DISPUTES ON A CONSOLIDATED OR CLASSWIDE BASIS; THAT IS, TO EITHER JOIN A CLAIM WITH THE CLAIM OF ANY OTHER PERSON OR ENTITY, OR ASSERT A CLAIM IN A REPRESENTATIVE CAPACITY ON BEHALF OF ANYONE ELSE IN ANY LAWSUIT, ARBITRATION, OR OTHER PROCEEDING. YOU UNDERSTAND THAT BY AGREEING TO THIS CLASS ACTION WAIVER, YOU MAY ONLY BRING CLAIMS AGAINST COMPANY IN AN INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS ACTION OR REPRESENTATIVE PROCEEDING.

24. TERM AND TERMINATION. This Agreement will take effect at the time you begin installing, accessing, or using this Web site, whichever is earliest. think-banking.org reserves the right at any time and for any reason to deny you access to the Web site or to any portion thereof and to terminate this Agreement. This Agreement will terminate automatically if you fail to comply with the limitations described herein. Termination will be effective without notice. You may terminate at any time by ceasing to use the Web site, but all applicable provisions of this Agreement will survive termination, as outlined below. Upon termination, you must destroy all copies of any aspect of the Web site in your possession.

25. SURVIVABILITY. The provisions concerning Consent to be Contacted, Proprietary and Intellectual Property Rights, Events beyond think-banking.org’s Control, Confidentiality, Indemnity, Representations and Warranties, Disclaimer of Warranty; Limitation of Liability, Availability of Records, Admissibility of this Agreement, Termination, Statute of Limitations, and Governing Law will survive the termination of this agreement for any reason.

26. WAIVER. Failure to insist on strict performance of any of the terms and conditions of this Agreement will not operate as a waiver of any subsequent default or failure of performance. No waiver by think-banking.org of any right

under this Agreement will be deemed to be either a waiver of any other right or provision or a wavier of that same right or provision at any other time.

27. ADMISSIBILITY. A printed version of this Agreement and of any related 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.

28. SEVERABILITY. 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 the liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most clearly matches the intent of the original provision and the remainder of this Agreement shall continue in effect.

29. RELATIONSHIP OF PARTIES. No joint venture, partnership, employment, or agency relationship exists between you and think-banking.org as result of this Agreement or your utilization of this Web site.

30. RESERVATION OF RIGHTS. Any rights not expressly granted by think-banking.org herein are reserved.

31. ENTIRE AGREEMENT. This Agreement, think-banking.org's Privacy Policy and any related or associated service and product or software license agreements, which are all hereby incorporated by reference as if set forth fully herein, represents the entire agreement between you and think-banking.org with respect to use of this Web site, and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral, or written between you and think-banking.org with respect to this Web site. Please note that think-banking.org reserves the right to change the terms and conditions of this Agreement and under which this Web site and its many offerings are extended to you. In addition, think-banking.org may add or delete any aspect of this Web site. Your continued use of this Web site will be conclusively deemed acceptance of any change to this Agreement or the Web site.

32. CONTACT INFORMATION. If you have questions regarding this Web site or if you are interested in obtaining more information concerning think-banking.org please contact us at info@think-banking.org. Please contact your third-party service providers for any questions about their products or services.

33. STATUTE OF LIMITATIONS. YOU AGREE THAT REGARDLESS OF ANY STATUTE OR LAW TO THE CONTRARY, ANY CLAIM OR CAUSE OF ACTION ARISING OUT OF OR RELATED TO THE USE OF THE SERVICE OR THIS AGREEMENT MUST BE FILED WITHIN ONE (1) YEAR AFTER SUCH CLAIM OR CAUSE OF ACTION AROSE OR BE FOREVER BARRED.

34. OTHER TERMS AND CONDITIONS. Additional notices, terms, and conditions may apply to the purchase of goods, participation in a particular program, and/or to specific portions or features of the Web site, all of which are made a part of this Agreement by this reference. You agree to abide by such other notices, terms, and conditions, including where applicable representing that you are of sufficient legal age to acquire a product and/or use or participate in a program, service, or feature. If there is a conflict between this Agreement and the terms posted for or applicable to a specific portion of the Web site, including any areas to enable the on-line purchase of items or for any program or service offered on or through the Web site, the latter terms shall control with respect to your use of that portion of the Web site. think-banking.org's obligations, if any, with respect to its services, programs, and/or products are governed solely by the terms, conditions, notices, and agreements pursuant to which they are provided, and nothing herein should be construed to alter such terms, conditions, notices, and agreements. PLEASE PRINT AND RETAIN A COPY OF THIS AGREEMENT FOR YOUR RECORDS * * * * * Company's Contact Information Under California's "Shine the Light" law, California residents who provide Personal Information to the Website may request certain information regarding our disclosure of Personal Data to third parties for their direct marketing purposes. To make such a request, please contact our consumer support helpline at (888) 775-0859, via e-mail at info@think-banking.org, or via regular mail at 1125 E Broadway, #545 Glendale, CA 91205. If you have questions or concerns about this Privacy Policy, you can contact us by calling (888) 775-0859. If we need, or are required, to contact you concerning any event that involves your information, we may do so by email, telephone, or mail.