

# CatholicStock, LLC

## Terms of Use

Last updated March 5, 2019

### ACCEPTANCE OF TERMS OF USE

PLEASE READ THE TERMS OF USE CAREFULLY BEFORE YOU BEGIN TO USE THIS OR ANY OTHER CATHOLICSTOCK WEBSITE OR MOBILE APPLICATION (OR ANY CONTENT, PRODUCT, SERVICE, OR FEATURE AVAILABLE THROUGH THE WEBSITE OR MOBILE APPLICATION) (COLLECTIVELY, THE ("WEBSITE")). BY USING, VIEWING, OR IN ANY WAY ACCESSING THE WEBSITE, YOU ARE AGREEING TO ABIDE BY AND TO FULLY COMPLY WITH THE TERMS AND CONDITIONS SET FORTH HEREIN AND BY ALL TERMS, POLICIES AND GUIDELINES INCORPORATED HEREIN BY REFERENCE, AS WELL AS ANY ADDITIONAL TERMS AND RESTRICTIONS PRESENTED IN RELATION TO SPECIFIC CONTENT OR A SPECIFIC PRODUCT, SERVICE OR FEATURE OR WHICH ANY OTHER POLICY OF CATHOLICSTOCK WHICH IS INCORPORATED HEREIN BY REFERENCE (COLLECTIVELY, THE "WEBSITE TERMS" OR "TERMS OF USE"). **IF YOU DO NOT AGREE TO ALL OF THE TERMS AND CONDITIONS SET FORTH HEREIN, DO NOT USE, VIEW OR IN ANY WAY ACCESS THE WEBSITE.**

These terms of use are entered into by and between You and CatholicStock, LLC, a Maryland limited liability company ("company", "we", or "us"). The following Website Terms govern your access to and use of the Website, including any content, functionality, and services offered on or through the Website, whether as a guest or a registered member of the Website.

This Website is offered and available to users who are at least eighteen (18) years of age or older and reside in the United States or any of its territories or possessions. By using this Website, you represent and warrant that you are of legal age to form a binding contract with the Company and meet all of the foregoing eligibility requirements. If you do not meet all of these requirements, you must not access or use the Website.

### PRIVACY POLICY

We are committed to protecting your privacy. Please refer to our Privacy Policy for information regarding how we collect, use and disclose personal information. The Privacy Policy can be found here: [www.catholicstock.com/privacy-policy](http://www.catholicstock.com/privacy-policy)

### CHANGES TO THE TERMS OF USE

We may revise and update these Terms of Use from time to time in our sole discretion. All changes are effective immediately when we post them, and apply to all access to and use of the Website thereafter.

Your continued use of the Website following the posting of revised Terms of Use means that you accept and agree to the changes. You are expected to check this page regularly, so you are aware of any changes, as they are binding on you.

## ACCESSING THE WEBSITE AND ACCOUNT SECURITY

We reserve the right to withdraw or amend this Website, and any service or material we provide on the Website, in our sole discretion without notice. We will not be liable if for any reason all or any part of the Website is unavailable at any time or for any period. From time to time, we may restrict access to some parts of the Website, or the entire Website, to users, including registered users.

You are responsible for:

- Making all arrangements necessary for you to have access to the Internet and the Website.
- Ensuring that all persons who access the Website through your Internet connection are aware of these Terms of Use and comply with them.

To access the Website or some of the resources it offers, you may be asked to provide certain registration details or other information. It is a condition of your use of the Website that all the information you provide on the Website is correct, current, and complete. You agree that all information you provide to register with this Website or otherwise, including but not limited to through the use of any interactive features on the Website, is governed by our Privacy Policy and you consent to all actions we take with respect to your information consistent with our Privacy Policy.

If you choose, or are provided with, a user name, password, or any other piece of information as part of our security procedures, you must treat such information as confidential, and you must not disclose it to any other person or entity. You also acknowledge that your account is personal to you and agree not to provide any other person with access to this Website or portions of it using your user name, password, or other security information. You agree to notify us immediately of any unauthorized access to or use of your user name or password or any other breach of security. You also agree to ensure that you exit from your account at the end of each session. You should use particular caution when accessing your account from a public or shared computer so that others are not able to view or record your password or other personal information.

We have the right to disable any user name, password, or other identifier, whether chosen by you or provided by us, at any time in our sole discretion for any or no reason, including if, in our opinion, you have violated any provision of these Terms of Use.

## INTELLECTUAL PROPERTY RIGHTS

The Website and its entire contents, features, and functionality (including but not limited to all trade dress, marks, logos, names and other brand identifying images, information, software, text, displays, images, video, and audio, and the design, selection, and arrangement thereof) are owned by the Company, its licensors, or other providers (collectively, the “**Content**”) of such material and are protected by United States and international copyright, trademark, patent, trade secret, and other intellectual property or proprietary rights laws.

These Terms of Use permit you to use the Website for your personal, non-commercial use only. You must not download, transfer, reproduce, distribute, modify, create derivative works of, publicly display, publicly perform, republish, download, store, or transmit any of the material on our Website unless expressly authorized to do so, in writing, by us. Specifically, you are prohibited from: (a) downloading, copying or re-transmitting any and all of the Website or the Content without, or in violation of, a written license or agreement with us; (b) using any data mining, robots or similar data gathering or extraction methods; (c) manipulating or otherwise displaying the Website and/or Content by using framing or similar navigational

technology; (d) registering, subscribing or attempting to register, subscribe or unsubscribe any party for any of the Company's products or services if you are not expressly authorized by such party to do so; (e) reverse engineering, altering or modifying any part of the Website or the Content; (f) circumventing, disabling or otherwise interfering with security-related features of the Website or any system resources, services or networks connected to or accessible through the Website; (g) selling, licensing, leasing or in any way commercializing the Website or Content without specific written authorization from us; and/or (h) using the Website or Content other than for its intended purpose. Such unauthorized use may also violate applicable laws including, without limitation, copyright and trademark laws, the laws of privacy and publicity, and applicable communications regulations and statutes. You hereby represent and warrant that you will comply with all applicable laws and regulations, including, without limitation, those relating to Internet data, e-mail, privacy, and the transmission of technical data exported from the United States or the country in which you reside, except as follows:

- Your computer may temporarily store copies of such materials in RAM incidental to your accessing and viewing those materials.
- You may store files that are automatically cached by your Web browser for display enhancement purposes.
- You may print one copy of a reasonable number of pages of the Website for your own personal, non-commercial use and not for further reproduction, publication, or distribution.
- If we provide desktop, mobile, or other applications for download, you may download a single copy to your computer or mobile device solely for your own personal, non-commercial use, provided you agree to be bound by our end user license agreement for such applications.
- If we provide social media features with certain content, you may take such actions as are enabled by such features, pursuant to these Website Terms and any other applicable terms and conditions of such third-party social media sites.

You must not:

- Modify copies of any materials from this site.
- Use any illustrations, photographs, video or audio sequences, or any graphics separately from the accompanying text.
- Delete or alter any copyright, trademark, or other proprietary rights notices from copies of materials from this site.

You must not access or use for any commercial purposes any part of the Website or any services or materials available through the Website unless expressly authorized to do so, in writing, by us.

If you wish to make any use of material on the Website other than that set out in this section, please see our Member Licensing Page.

If you print, copy, modify, download, or otherwise use or provide any other person with access to any part of the Website in breach of the Terms of Use, your right to use the Website shall cease immediately and you must, at our option, return or destroy any copies of the materials you have made. No right, title, or interest in or to the Website or any content on the Website is transferred to you, and all rights not expressly granted are reserved by the Company. Any use of the Website not expressly permitted by these Terms of Use is a breach of these Terms of Use and may violate copyright, trademark, and other laws.

## COPYRIGHT INFRINGEMENT POLICY—TAKE DOWN NOTICE

In accordance with the Digital Millennium Copyright Act (“DMCA”) and other applicable laws, We have adopted a policy of terminating, in appropriate circumstances and in our sole discretion, account holders who infringing, in any way, the Company’s intellectual property rights or the rights of any third party.

If you believe that any material on the Website infringes upon any copyright that you own or control, you may file a notification of such infringement with our Designated Agent as set forth below:

Copyright Agent

William Phillips  
17750 Creamery Rd. Ste. A2  
Emmitsburg, MD 21727  
Phone: 301.447.4319  
E-mail: admin@catholicstock.com

## TRADEMARKS

The Company name, logos and other identifying marks and all related names, logos, product and service names, designs, and slogans are trademarks of the Company or its affiliates or licensors (collectively, the **“Company Marks”**). You must not use any of the Company Marks without the prior written permission of the Company. Further, you may not use meta tags or any other “hidden text” utilizing any of the Company’s Marks or any other name, trademark or product or service name of the Company without our prior written consent. Additionally, the look and feel of the Website, including all page headers, custom graphics, button icons and scripts, are protected as service marks, trademarks and/or trade dress of the Company and shall not be copied imitated or used, in whole or in part, without our prior written permission. All other names, logos, product and service names, designs, and slogans on this Website are the trademarks of their respective owners and shall not be used except with the express permission of such mark owner.

## PROHIBITED USES

You may use the Website only for lawful purposes and in accordance with these Terms of Use. You agree not to use the Website:

- In any way that violates any applicable federal, state, local, or international law or regulation (including, without limitation, any laws regarding the export of data or software to and from the US or other countries).
- For the purpose of exploiting, harming, or attempting to exploit or harm any individual, including, but not limited to minors, in any way by exposing them to inappropriate content, asking for personally identifiable information, or otherwise.
- To send, knowingly receive, upload, download, use, or re-use any material that does not comply with the Content Standards set out in these Terms of Use.
- To transmit, or procure the sending of, any advertising or promotional material, without our prior written consent, including any “junk mail”, “chain letter”, “spam”, or any other similar solicitation.

- To impersonate or attempt to impersonate the Company, a Company employee, another user, or any other person or entity (including, without limitation, by using email addresses associated with any of the foregoing).
- To engage in any other conduct that restricts or inhibits anyone's use or enjoyment of the Website, or which, as determined by us, may harm the Company or users of the Website or expose them to liability.
- To publicize without authorization, defame, embarrass, harass or terrorize any individual or entity.

Additionally, you agree not to:

- Use the Website in any manner that could disable, overburden, damage, or impair the site or interfere with any other party's use of the Website, including their ability to engage in real time activities through the Website.
- Use any robot, spider, or other automatic device, process, or means to access the Website for any purpose, including monitoring or copying any of the material on the Website.
- Use any manual process to monitor or copy any of the material on the Website or for any other unauthorized purpose without our prior written consent.
- Use any device, software, or routine that interferes with the proper working of the Website.
- Introduce any viruses, Trojan horses, worms, logic bombs, or other material that is malicious or technologically harmful on, in or through the Website or any of the Company's servers.
- Attempt to gain unauthorized access to, interfere with, damage, or disrupt any parts of the Website, the server on which the Website is stored, or any server, computer, or database connected to the Website.
- Attack the Website via a denial-of-service attack or a distributed denial-of-service attack.
- Otherwise attempt to interfere with the proper working of the Website.

## USER CONTRIBUTIONS

The Website may contain message boards, chat rooms, personal web pages or profiles, forums, bulletin boards, and other interactive features (collectively, "**Interactive Services**") that allow users to post, submit, publish, display, or transmit to other users or other persons (hereinafter, "**post**") content or materials (collectively, "**User Contributions**") on or through the Website.

Any User Contribution that you post to the site will be considered non-confidential, non-proprietary and a public communication. By providing any User Contribution on the Website, you grant us, our affiliates and service providers, and each of their and our respective licensees, successors, and assigns the right to use, reproduce, modify, make derivative works of, perform, display, distribute, and otherwise disclose to third parties any such material for any purpose.

You hereby represent and warrant, covenant and agree that:

- You own or control all rights in and to the User Contributions and have the right to grant the perpetual, irrevocable, royalty-free, world-wide license granted above to us and our affiliates and service providers, and each of their and our respective licensees, successors, and assigns.

- No portion of any such User Contribution infringes upon or violates any other party's rights, including, but not limited to intellectual property, publicity and/or privacy rights and that no such User Contribution will include: (a) any message, comment, data, information, text music, sound, photos, graphics, code or other material that is unlawful, libelous, defamatory, obscene, pornographic, harmful to minors, indecent, lewd, suggestive, harassing, threatening, abusive, inflammatory, fraudulent or otherwise objectionable; (b) instructions or encouragement for the commission of a criminal offense, a violation of anyone's rights or an act which would create liability under or which would violate any local, state, national or international law; or (c) private information of any third party, including, without limitation, addresses, phone numbers, email addresses, social security numbers and/or credit card numbers.
- All of your User Contributions do and will comply with these Terms of Use.

You understand and acknowledge that you are solely responsible for any and all User Contributions you submit or contribute, and you, not the Company, have full responsibility for such content, including its legality, reliability, accuracy, and appropriateness.

We are not responsible or liable, in any way, to any third party for the content or accuracy of any User Contributions posted by you or any other user of the Website. Although the Company has no obligation to screen, edit or monitor any of the User Contribution posted in any Interactive Service, the Company reserves the right and has absolute discretion to remove, screen, and/or edit any User Contribution posted and/or stored on the Website at any time and for any reason without notice. Any use of any Interactive Service or other portions of the Website in violation of the foregoing violates these Website Terms and may result in, among other things, termination or suspension or your ability to use the Interactive Services and/or the Website, in the Company's sole discretion and judgment.

Further, you hereby acknowledge and agree that the Company may access, use and/or disclose any information about you and/or your use of this Website, including, but not limited to, any User Contribution to comply with the law or any legal process, to protect and defend the rights or property of the Company, and/or to protect the safety of the Company, its employees, customers or the public.

In the event that you post a User Contribution on the Website, you acknowledge, covenant and agree that you grant to the Company a non-exclusive, royalty-free, perpetual, irrevocable and fully sublicensable right to use, reproduce, modify, adapt, publish, translate, make derivative works from, distribute, perform and display such User Contribution(s) through the world in any media.

## REGISTRATION AND MEMBERSHIP

You may be required to register your information with the Website, either as part of securing a Website Membership or in connection with your use of the Website. In such case, you agree to: (a) provide accurate, current and complete information about yourself as may be prompted by any registration forms on the Website ("Registration Information"); (b) maintain and promptly update the Registration Information you provide to the Company, to ensure its continued accuracy and completeness; (c) maintain the security of your username and password; (d) notify the Company immediately of any unauthorized use of your account or other breach of security; (e) accept all responsibility for any and all activities that occur under your account, including, but not limited to, all applicable taxes and any applicable third-party fees; and (f) accept all risks of unauthorized access to the Registration Data and any other information that you provide to the Company.

## MONITORING AND ENFORCEMENT; TERMINATION

We have the right to:

- Remove or refuse to post any User Contributions for any or no reason in our sole discretion.
- Take any action with respect to any User Contribution that we deem necessary or appropriate in our sole discretion, including if we believe that such User Contribution violates these Website Terms, including the Content Standards, infringes any intellectual property right or other right of any person or entity, threatens the personal safety of users of the Website or the public, or could create liability for the Company.
- Disclose your identity or other information about you to any third party who claims that material posted by you violates their rights, including their intellectual property rights or their right to privacy.
- Take appropriate legal action, including without limitation, referral to law enforcement, for any illegal or unauthorized use of the Website.
- Terminate or suspend your access to all or part of the Website for any violation of these Terms of Use.

Without limiting the foregoing, we have the right to cooperate fully with any law enforcement authorities or court order requesting or directing us to disclose the identity or other information of anyone posting any materials on or through the Website. YOU WAIVE AND HOLD HARMLESS THE COMPANY AND ITS AFFILIATES, LICENSEES, AND SERVICE PROVIDERS FROM ANY CLAIMS RESULTING FROM ANY ACTION TAKEN BY THE COMPANY/ANY OF THE FOREGOING PARTIES DURING, OR TAKEN AS A CONSEQUENCE OF, INVESTIGATIONS BY EITHER THE COMPANY OR LAW ENFORCEMENT AUTHORITIES.

However, we do not undertake to review all material before it is posted on the Website, and cannot ensure prompt removal of objectionable material after it has been posted. Accordingly, we assume no liability for any action or inaction regarding transmissions, communications, or content provided by any user or third party. We have no liability or responsibility to anyone for performance or nonperformance of the activities described in this section.

## CONTENT STANDARDS

These content standards apply to any and all User Contributions and use of Interactive Services. User Contributions must in their entirety comply with all applicable federal, state, local, and international laws and regulations. Without limiting the foregoing, User Contributions must not:

- Contain any material that is defamatory, obscene, indecent, abusive, offensive, harassing, violent, hateful, inflammatory, or otherwise objectionable.
- Promote sexually explicit or pornographic material, violence, or discrimination based on race, sex, religion, nationality, disability, sexual orientation, or age.
- Infringe any patent, trademark, trade secret, copyright, or other intellectual property or other rights of any other person.
- Violate the legal rights (including the rights of publicity and privacy) of others or contain any material that could give rise to any civil or criminal liability under applicable laws or regulations or that otherwise may be in conflict with these Terms of Use and our Privacy Policy found here: [www.catholicstock.com/privacy-policy](http://www.catholicstock.com/privacy-policy)

- Be likely to deceive any person.
- Promote any illegal activity, or advocate, promote, or assist any unlawful act.
- Cause annoyance, inconvenience, or needless anxiety or be likely to upset, embarrass, alarm, or annoy any other person.
- Impersonate any person, or misrepresent your identity or affiliation with any person or organization.
- Involve commercial activities or sales, such as contests, sweepstakes, and other sales promotions, barter, or advertising.
- Give the impression that they emanate from or are endorsed by us or any other person or entity, if this is not the case.

### **RELIANCE ON INFORMATION POSTED**

The information presented on or through the Website is made available solely for general information purposes. We do not warrant the accuracy, completeness, or usefulness of this information. Any reliance you place on such information is strictly at your own risk. We disclaim all liability and responsibility arising from any reliance placed on such materials by you or any other visitor to the Website, or by anyone who may be informed of any of its contents.

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### **CHANGES TO THE WEBSITE**

We may update the content on this Website from time to time, but its content is not necessarily complete or up-to-date. Any of the material on the Website may be out of date at any given time, and we are under no obligation to update such material.

### **INFORMATION ABOUT YOU AND YOUR VISITS TO THE WEBSITE**

All information we collect on this Website is subject to our Privacy Policy. By using the Website, you consent to all actions taken by us with respect to your information in compliance with the Privacy Policy.

## ONLINE PURCHASES AND LICENSES AND OTHER TERMS AND CONDITIONS

All purchases and/or licensing through our site or other transactions for the sale of goods formed through the Website or resulting from visits made by you are governed by the terms and conditions of such sale or license, which are hereby incorporated into these Terms of Use.

## LINKS FROM THE WEBSITE

If the Website contains links to other sites and resources provided by third parties, these links are provided for your convenience only. This includes links contained in advertisements, including banner advertisements and sponsored links. We have no control over the contents of those sites or resources, and accept no responsibility for them or for any loss or damage that may arise from your use of them. If you decide to access any of the third-party websites linked to this Website, you do so entirely at your own risk and subject to the terms and conditions of use for such websites.

## GEOGRAPHIC RESTRICTIONS

The owner of the Website is based in the state of Maryland in the United States. We provide this Website for use only by persons located in the United States. We make no claims that the Website or any of its content is accessible or appropriate outside of the United States. Access to the Website may not be legal by certain persons or in certain countries. If you access the Website from outside the United States, you do so on your own initiative and are responsible for compliance with local laws.

## DISCLAIMER OF WARRANTIES

You understand that we cannot and do not guarantee or warrant that files available for downloading from the Internet or the Website will be free of viruses or other destructive code. You are responsible for implementing sufficient procedures and checkpoints to satisfy your particular requirements for anti-virus protection and accuracy of data input and output, and for maintaining a means external to our site for any reconstruction of any lost data. TO THE FULLEST EXTENT PROVIDED BY LAW, WE WILL NOT BE LIABLE FOR ANY LOSS OR DAMAGE CAUSED BY A DISTRIBUTED DENIAL-OF-SERVICE ATTACK, VIRUSES, OR OTHER TECHNOLOGICALLY HARMFUL MATERIAL THAT MAY INFECT YOUR COMPUTER EQUIPMENT, COMPUTER PROGRAMS, DATA, OR OTHER PROPRIETARY MATERIAL DUE TO YOUR USE OF THE WEBSITE OR ANY SERVICES OR ITEMS OBTAINED THROUGH THE WEBSITE OR TO YOUR DOWNLOADING OF ANY MATERIAL POSTED ON IT, OR ON ANY WEBSITE LINKED TO IT.

YOUR USE OF THE WEBSITE, ITS CONTENT, AND ANY SERVICES OR ITEMS OBTAINED THROUGH THE WEBSITE IS AT YOUR OWN RISK. THE WEBSITE, ITS CONTENT, AND ANY SERVICES OR ITEMS OBTAINED THROUGH THE WEBSITE ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS, WITHOUT ANY WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED. NEITHER THE COMPANY NOR ANY PERSON ASSOCIATED WITH THE COMPANY MAKES ANY WARRANTY OR REPRESENTATION WITH RESPECT TO THE COMPLETENESS, SECURITY, RELIABILITY, QUALITY, ACCURACY, OR AVAILABILITY OF THE WEBSITE. WITHOUT LIMITING THE FOREGOING, NEITHER THE COMPANY NOR ANYONE ASSOCIATED WITH THE COMPANY REPRESENTS OR WARRANTS THAT THE WEBSITE, ITS CONTENT, OR ANY SERVICES OR ITEMS OBTAINED THROUGH THE WEBSITE WILL BE ACCURATE, RELIABLE, ERROR-FREE, OR UNINTERRUPTED, THAT DEFECTS WILL BE CORRECTED, THAT OUR SITE OR THE SERVER THAT MAKES

IT AVAILABLE ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS, OR THAT THE WEBSITE OR ANY SERVICES OR ITEMS OBTAINED THROUGH THE WEBSITE WILL OTHERWISE MEET YOUR NEEDS OR EXPECTATIONS.

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THE FOREGOING DOES NOT AFFECT ANY WARRANTIES THAT CANNOT BE EXCLUDED OR LIMITED UNDER APPLICABLE LAW.

### **LIMITATION ON LIABILITY**

TO THE FULLEST EXTENT PROVIDED BY LAW, IN NO EVENT WILL THE COMPANY, ITS AFFILIATES, OR THEIR LICENSORS, SERVICE PROVIDERS, EMPLOYEES, AGENTS, OFFICERS, OR DIRECTORS BE LIABLE FOR DAMAGES OF ANY KIND, UNDER ANY LEGAL THEORY, ARISING OUT OF OR IN CONNECTION WITH YOUR USE, OR INABILITY TO USE, THE WEBSITE, ANY WEBSITES LINKED TO IT, ANY CONTENT ON THE WEBSITE OR SUCH OTHER WEBSITES, INCLUDING ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, INCLUDING BUT NOT LIMITED TO, PERSONAL INJURY, PAIN AND SUFFERING, EMOTIONAL DISTRESS, LOSS OF REVENUE, LOSS OF PROFITS, LOSS OF BUSINESS OR ANTICIPATED SAVINGS, LOSS OF USE, LOSS OF GOODWILL, LOSS OF DATA, AND WHETHER CAUSED BY TORT (INCLUDING NEGLIGENCE), BREACH OF CONTRACT, OR OTHERWISE, EVEN IF FORESEEABLE.

THE FOREGOING DOES NOT AFFECT ANY LIABILITY THAT CANNOT BE EXCLUDED OR LIMITED UNDER APPLICABLE LAW. HOWEVER, IN THE EVENT THE COMPANY IS DEEMED LIABLE FOR ANY DAMAGE TO YOU, HEREUNDER, SUCH LIABILITY SHALL NOT EXCEED THE AMOUNT OF ANY COMPENSATION THAT YOU PAY TO THE COMPANY BY WAY OF LICENSING, PURCHASING AND/OR MEMBERSHIP.

### **INDEMNIFICATION**

You agree to defend, indemnify, and hold harmless the Company, its affiliates, licensors, and service providers, and its and their respective officers, directors, employees, contractors, agents, licensors, suppliers, successors, and assigns from and against any claims, liabilities, damages, judgments, awards, losses, costs, expenses, or fees (including reasonable attorneys' fees) arising out of or relating to your violation of these Website Terms or your use of the Website, including, but not limited to, your User Contributions, any use of the Website's content, services, and products other than as expressly authorized in these Website Terms or your use of any information obtained from the Website.

### **GOVERNING LAW AND JURISDICTION**

All matters relating to the Website and these Terms of Use and any dispute or claim arising therefrom or related thereto (in each case, including non-contractual disputes or claims), shall be governed by and construed in accordance with the internal laws of the State of Maryland without giving effect to any choice or conflict of law provision or rule (whether of the State of Maryland or any other jurisdiction).

Any legal suit, action, or proceeding arising out of, or related to, these Website Terms or the Website shall be instituted exclusively in the federal courts of the United States or the courts of the State of Maryland in each case located in the City of Frederick and County of Frederick although we retain the right to bring any suit, action, or proceeding against you for breach of these Terms of Use in your country of residence or any other relevant country. You waive any and all objections to the exercise of jurisdiction over you by such courts and to venue in such courts.

## ARBITRATION

At Company's sole discretion, it may require You to submit any disputes arising from the use of these Website Terms or the Website, including disputes arising from or concerning their interpretation, violation, invalidity, non-performance, or termination, to final and binding arbitration under the Rules of Arbitration of the American Arbitration Association applying Maryland law.

## LIMITATION ON TIME TO FILE CLAIMS

ANY CAUSE OF ACTION OR CLAIM YOU MAY HAVE ARISING OUT OF OR RELATING TO THESE WEBSITE TERMS OR THE WEBSITE MUST BE COMMENCED WITHIN ONE (1) YEAR AFTER THE CAUSE OF ACTION ACCRUES, OTHERWISE, SUCH CAUSE OF ACTION OR CLAIM IS PERMANENTLY BARRED.

## WAIVER AND SEVERABILITY

No waiver by the Company of any term or condition set out in these Terms of Use shall be deemed a further or continuing waiver of such term or condition or a waiver of any other term or condition, and any failure of the Company to assert a right or provision under these Website Terms shall not constitute a waiver of such right or provision.

If any provision of these Website Terms is held by a court or other tribunal of competent jurisdiction to be invalid, illegal, or unenforceable for any reason, such provision shall be eliminated or limited to the minimum extent such that the remaining provisions of the Website Terms will continue in full force and effect.

## ENTIRE AGREEMENT

The Terms of Use, Privacy Policy and all other formal policies set forth on the Website constitute the sole and entire agreement between you and the Company regarding the Website and supersede all prior and contemporaneous understandings, agreements, representations, and warranties, both written and oral, regarding the Website.

## YOUR COMMENTS AND CONCERNS

This website is operated by CatholicStock, LLC, which is located at 17750 Creamery Road, Suite A2, Emmitsburg, Maryland 21727. You may reach the Company with any comments or questions by electronic mail at: [admin@catholicstock.com](mailto:admin@catholicstock.com) or by telephone at: 301.447.4319.

All notices of copyright infringement claims should be sent to the copyright agent designated in our Copyright Policy in the manner and by the means set out therein.

All other feedback, comments, requests for technical support, and other communications relating to the Website should be directed to us by electronic mail at: [admin@catholicstock.com](mailto:admin@catholicstock.com).

## CURRENCY

In the event that you transact business with CatholicStock, LLC or there is a dispute between the parties hereunder, any and all monetary amounts due, owed, payable and/or negotiated and/or agreed upon as part of a settlement amount shall be in United States Dollars. Any and all risk of currency fluctuation, as applicable, shall be on You.