

JUNIOR ACHIEVEMENT OF CHICAGO WEBSITE TERMS OF USE POLICY

Welcome to the Web site ("Site") of Junior Achievement of Chicago, Inc. ("JAC," or "Junior Achievement of Chicago"). JAC is committed to protecting your privacy when you use our Site. Our Terms of Use Policy lays down the ground rules and conditions for using our site and the privacy policy explains the information we collect when you visit our Site, how we collect it, how we use it, and how we protect it; this Policy does not apply to offline activities. Your use of our Site constitutes your agreement to our Terms of Use Policy and our Privacy Policy. From time to time, we may modify the Terms of Use Policy and/or the Privacy Policy, so please review it periodically for changes. Your continued use of our Site after we have modified the Terms of Use Policy and/or Privacy Policy indicates your agreement to the modified terms.

TERMS OF USE POLICY

1. Copyright Notice — Copyright 2006: Junior Achievement Worldwide. All rights reserved. Certain articles or materials contained on this Web site are also separately copyrighted.
2. Trademark Notice — Junior Achievement of Chicago (JAC), the JAC logo, and associated trademarks are owned by JUNIOR ACHIEVEMENT WORLDWIDE. All rights reserved.
3. Warranty and Liability Disclaimer — EXCEPT AS LIMITED BY LAW, JUNIOR ACHIEVEMENT OF CHICAGO MAKES NO REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO ITS WEB SITE, OR ANY PORTION THEREOF, INCLUDING ANY WARRANTIES OF TITLE, NONINFRINGEMENT OF COPYRIGHT, TRADEMARK, OR PATENT RIGHTS OF OTHERS, MERCHANTABILITY OR FITNESS, OR SUITABILITY FOR ANY PURPOSE. IN NO EVENT WILL JUNIOR ACHIEVEMENT OF CHICAGO BE LIABLE FOR ANY INJURY, LOSS, CLAIM, DAMAGE, OR ANY INCIDENTAL OR CONSEQUENTIAL DAMAGES ARISING EITHER DIRECTLY OR INDIRECTLY OUT OF OR IN ANY WAY CONNECTED WITH ITS WEB SITE.
4. Waiver of Responsibility for Defective or Contaminated Materials — "JAC" disclaims responsibility for any errors or omissions, including technical inaccuracies or typographical errors. Furthermore, "JAC" cannot and does not guarantee or warrant that files made available for downloading will be free of "viruses," "infections," or similar software contaminations which may render the software useless or cause damage or destruction to user's hardware, software, or system(s). Users are responsible for implementing sufficient procedures and protections against possible damage. Use of JAC's web site and the Internet in general is at the user's own risk.
5. User Rules — In order to maintain an efficient and effective site that addresses the needs and interests of its viewers, the following rules apply to the use of this site:
 - a. Users may not post or transmit any message that is libelous, defamatory or obscene, or violates any other person's copyrights, privacy rights, trademarks, trade secrets, or rights in any confidential information. The user hereby indemnifies JAC for any and all damages suffered by third parties as a result of user's violation of this rule.

- b. Users may not post or transmit any message, data, image, or program with the intent to threaten the safety of others and/or with the effect of causing a reasonable person to perceive a threat to his or her safety.
 - c. A user who posts information to this site represents that it is the sole owner of materials posted by it or that it has the right to license their use.
 - d. Users acknowledge and agree that JAC may take appropriate action in order to prevent the misuse of the site to disseminate information, statements, or materials that may be abusive, destructive, harmful, or threatening to the safety of others or in order to comply with any law or regulation of any government entity.
 - e. Users may not interfere with other users' use of the site, including, but not limited to, the disruption of the normal flow or use of the service.
 - f. Users may not post or transmit any contaminated or destructive files.
 - g. The use, distribution, or publication of any materials posted by third parties does not constitute or imply an endorsement of such materials or of any opinions or comments expressed in such materials.
 - h. Users hereby grant JAC a perpetual, worldwide, irrevocable license to use, reproduce, modify, publish, perform, display, and distribute its posting, any portion of such posting, and any derivative works created from such posting, in print, electronic, and other media, by any means now known or developed in the future. JAC shall not be obligated to pay the posting party any royalties or other compensation for use of the posting. Notwithstanding anything contained in this subparagraph, JAC shall delete all identifying information relating to users in the subsequent use(s) of such postings.
6. Use of Materials — Users may download, print, or transmit information from the site subject to the following conditions:
- a. The appropriate copyright and/or trademark notice must be affixed to each copy downloaded, transmitted, or printed.
 - b. Use of materials available from the site must be for personal or informational purposes only and in no instance may be used for commercial purposes.
 - c. Materials available from this site may not be modified in any manner.
 - d. No materials available from this site (including links from pages on other web sites) can be used, copied, or distributed separate from the accompanying text.
7. Choice of Law — These terms and conditions shall be governed and construed in accordance with the laws of the State of Illinois.