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These terms and conditions shall be governed and construed in accordance with the laws of Alabama, United States, and any disputes relating to these terms and conditions will be subject to the exclusive jurisdiction of the courts of Alabama, without regard to its conflict of law provisions.

Our failure to enforce any right or provision of these Terms will not be considered a waiver of those rights. If any provision of these Terms is held to be invalid or unenforceable by a court, the remaining provisions of these Terms will remain in effect. These Terms constitute the entire agreement between us regarding our website, and supersede and replace any prior agreements we might have had between us regarding the website.

Indemnification

You agree to defend, indemnify, and hold harmless CCB Community Bank and our affiliates, direct and indirect subsidiaries, directors, officers, employees, agents, successors, assigns, and service providers and their affiliates from and against all losses, liabilities, damages, claims, and expenses, including attorneys' fees, arising out of, relating to, or resulting from your violation of these Terms of Use or misuse of the Service or the Site, including such violation or misuses conducted by your employee or agent.

Equipment and Printer Requirements

We recommend use of the most current, fully patched, versions of Internet browsers for accessing the Internet Banking Service. Some features may not be supported with older browsers. You will need Internet access through an Internet service provider (ISP). You will need access to a printer and/or other storage medium such as a hard drive for downloading information or printing disclosures. You will also need an external email address for the delivery of electronic notices and disclosures. You must maintain fully updated anti-virus protection on your computer at all times.

Changes

We reserve the right, at our sole discretion, to modify or replace these Terms at any time. What constitutes a material change will be determined at our sole discretion.

By continuing to access or use our website after any revisions become effective, you agree to be bound by the revised terms.

If you have any questions about these Terms, please contact us.