

IRA Express, Inc. -- TERMS OF SERVICE ("Agreement")

The following terms and conditions govern the usage by you, a customer of IRA Express, Inc., of this internet site to retrieve, review and print personal trust and investment account information (the "services").

Please read the terms and conditions of this agreement carefully, and if you agree that your use of the services available at this internet site will be governed by these terms and conditions, select the "Login" button. By indicating your acceptance of these terms and conditions, a customer of IRA Express, Inc., acknowledges and agrees to be bound by the provisions of this agreement for the use of all services available at this site. If you are not willing to be bound by the terms and conditions set forth below, please promptly exit from this web page. IRA Express reserves the right to discontinue services in any event that a customer does not comply with the terms and conditions contained herein.

- 1. USER ID AND PASSWORD.** All customers will be provided with a user ID and password. You are solely responsible for maintaining the confidentiality of your user ID and password and IRA Express will not be responsible for any breach of security caused by the failure to maintain the confidentiality of your User ID and password. You further agree that you will be responsible for all transactions and activities that occur because of your disclosure of your user ID and password, whether or not such transactions and/or activities were authorized by you. You agree not to provide your account information to third parties and shall always be responsible and liable for any transactions or activities that occur on your account. You shall immediately notify us in the event of any unauthorized use of your account or if you become aware of any other breach of security.
- 2. ACCOUNT DATA.** All account data is provided as a courtesy and convenience and is for your information but is not considered an official record. Your official account statement remains the official record of your account. If you find errors in your account statement or through this internet site, please notify IRA Express immediately. Account data provided through online services is generally updated daily and is subject to adjustment and correction.
- 3. LIMITATION OF LIABILITY.** IRA Express will take reasonable security precautions to safeguard data and communications (including reasonable precautions to safely and securely transmit confidential information over the Internet). You hereby acknowledge that we hereby disclaim, and you hereby agree that we shall not be liable for the interception of any such data or communications. You further agree that neither IRA Express nor any third party working with us to provide services hereunder shall be responsible for any damages caused by communications line failure, systems failure or other occurrences beyond our control, or resulting from the theft by any third party who gains access to your account by use of your user ID and password.
- 4. LICENSE TO USE THE SERVICES / COSTS OF ACCESSING THE SERVICES.** Effective upon acceptance of this Agreement, we hereby grant you, our customer, a personal, nonexclusive, nontransferable, revocable license to access and use the services for your non-commercial use. You shall have no right to sell, resell, reproduce, duplicate, copy, distribute, create derivative works or exploit for commercial purposes, any portion of the services. You are solely responsible for obtaining all equipment and approvals necessary for connection to the World Wide Web and all charges associated with such connection, including but not limited to obtaining a PC and modem or other access device, having access to the World Wide Web and phone service charges.
- 5. PROPRIETARY RIGHTS.** We, and to the extent that portions of these services are provided by third parties, these shall retain all right, title and interest to the services including all copyrights, trademarks, patents and all other intellectual property rights thereto, including without limitation with respect to all technology and account information or passwords used in connection with or provided as part of the services. You, a customer of IRA Express, may not, nor allow any third party to copy, distribute, sell, disclose, lend, transfer, convey, modify, decompile, disassemble or reverse engineer the services for any purpose whatsoever. You further agree that you will not allow any third party to access the services for any purpose whatsoever. The copyright notices and other

proprietary legends shall not be removed from the services and no right to use any trademark is granted under this Agreement. You, a customer of IRA Express, may not grant any sublicense, lease or other right in the services to any third party. IRA Express expressly retains all rights in the services that are not specifically granted under this Agreement.

- 6. TERMINATION.** You, our customer, may terminate your right to access the services at any time by contacting our customer services department. IRA Express reserves the right to request that you provide us with written notice of your desire to terminate your account. Following any such termination, you agree that you will immediately cease to attempt to use the services. IRA Express reserves the right to decide, in its sole discretion, to restrict, suspend, terminate or modify the services with or without notice. IRA Express may do so to maintain the services, improve the services, to prevent fraud or for any other reason. It is hereby understood by our customers that we shall not be liable to our customers or any third party for any reason related to or arising from the termination of this Agreement, from our decision(s) to restrict, suspend, terminate or modify the services or arising from the limiting, delaying, denying access to or any decision to cease providing access to the services to some or all of our customers, whether such limitation, delay, denial or the cessation of services is within our control.
- 7. WARRANTY DISCLAIMER.** THE SERVICES PROVIDED HEREUNDER ARE PROVIDED "AS IS" AND "AS AVAILABLE" AND EXCEPT TO THE EXTENT THAT WARRANTIES ARE EXPRESSLY GRANTED WITHIN THIS AGREEMENT, NO WARRANTIES, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE OR ANY SIMILAR WARRANTY WHETHER SAID WARRANTY ARISES UNDER PROVISIONS OF ANY LAW OF THE UNITED STATES OR ANY STATE THEREOF ARE GRANTED TO OUR CUSTOMERS OR ANY THIRD PARTIES. WE MAKE NO REPRESENTATIONS OR WARRANTIES THAT THE SERVICES ARE FREE OF RIGHTFUL CLAIMS OF ANY THIRD PARTY FOR INFRINGEMENT OF PROPRIETARY RIGHTS. WE MAKE NO WARRANTY THAT THE SERVICES WILL MEET OUR CUSTOMER'S REQUIREMENTS, OR THAT THE SERVICES WILL BE UNINTERRUPTED, TIMELY, SECURE, ERROR FREE OR THAT ANY DEFECTS IN THE SERVICES WILL BE CORRECTED. IT IS FURTHER AGREED AND UNDERSTOOD THAT IRA EXPRESS DOES NOT WARRANT THE ACCURACY OR RELIABILITY OF THE RESULTS OBTAINED THROUGH USE OF THE SERVICES OR ANY DATA OR INFORMATION DOWNLOADED OR OTHERWISE OBTAINED OR ACQUIRED THROUGH THE USE OF THE SERVICES AND IT IS HEREBY ACKNOWLEDGED BY OUR CUSTOMERS THAT ANY DATA OR INFORMATION DOWNLOADED OR OTHERWISE OBTAINED OR ACQUIRED THROUGH THE USE OF THE SERVICES ARE TO BE USED AT HIS / HER SOLE RISK AND THAT THE ENTIRE RISK ASSOCIATED WITH THE USE OF THE SERVICES AND THE RESULTS AND INFORMATION DERIVED THEREFROM SHALL BE BORNE SOLELY BY THE CUSTOMER.
- 8. LIMITATION OF LIABILITY.** IN NO EVENT SHALL IRA EXPRESS OR ANY PARTY PROVIDING OR SUPPLYING US WITH ANY PORTION OF THE SERVICES BE LIABLE TO OUR CUSTOMERS OR ANY THIRD PARTY FOR SPECIAL, INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES WHETHER ARISING UNDER CONTRACT, WARRANTY, OR TORT (INCLUDING NEGLIGENCE OR STRICT LIABILITY) OR ANY OTHER THEORY OF LIABILITY ARISING FROM OR IN ANY WAY RELATED TO OUR CUSTOMERS USAGE OF THE SERVICES OR OF INFORMATION DERIVED THEREFROM AND THAT IN THE EVENT THAT ANY PARTY IS FOUND TO BE LIABLE FOR DAMAGES ARISING FROM OR IN ANY WAY RELATED TO OUR CUSTOMERS USAGE OF THE SERVICES OR OF INFORMATION DERIVED THEREFROM, IT IS HEREBY AGREED THAT SUCH LIABILITY SHALL NOT EXCEED \$100.00.
- 9. INDEMNIFICATION.** Customer hereby agrees to indemnify IRA Express, Inc., its directors, officers, employees, agents and any and all parties that have supplied / do supply us with portions of, or otherwise support the services from and against all liabilities, losses, costs, expenses (including reasonable attorneys' fees), and damages resulting from any negligent acts, omissions or the willful misconduct of our customers, our

customer's use of the services and / or any breach of the terms and conditions of this Agreement by the customer.

10. INTERNATIONAL USE. IRA Express, Inc. makes no representation that material on its web site(s) are appropriate or available for use in locations outside the United States and accessing them from territories where the contents are illegal is prohibited. Customer agrees to comply with all applicable foreign and domestic laws, rules and regulations regarding the transmission of technical data exported from or imported to the United States or the country in which the customer resides.

11. GENERAL. This Agreement shall be construed in accordance with the laws of the State of Utah without regard to its conflict of law provisions. Each party submits to the exclusive jurisdiction of the state and federal courts located in Utah and irrevocably waives any right that such party may have to assert such forum is not convenient or that any such court lacks jurisdiction. Customer agrees and acknowledges that any breach of the provisions regarding Proprietary Rights or the appropriate usage of the services contained in this Agreement shall cause IRA Express, Inc. irreparable harm and that we may, therefore, obtain injunctive relief as well as seek all other remedies available to us in law and in equity. The license granted to the Customer in this Agreement is personal in nature and Customer shall not transfer or assign this Agreement or his or her rights under this Agreement. Any purported transfer or assignment in violation of this section is void. The failure of us to exercise our rights under this Agreement will not be construed as a waiver of such rights, nor will it in any way affect the validity of this Agreement. The provisions of this Agreement relating to intellectual property ownership, restrictions on use or disclosure of the services, disclaimers of warranties, limitations of liability and indemnification shall survive termination or expiration of this Agreement for any reason.