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You are responsible for the personal protection and security of any password or username that you may use to access this Site. You are responsible for all direct or indirect damages and liable for all activity conducted on this Site that can be linked or traced back to your username or password. You are obligated to immediately report a lost or stolen password or username to America's Financial Choice.

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The Terms will remain in effect until you notify us that you no longer wish to use the Site, or you cease using the Site. Notwithstanding anything in this Terms to the contrary, the parties understand and agree that all terms and conditions of the Terms that may require continued performance, compliance, or effect beyond the termination date of this Terms will survive termination of the Terms and will be enforceable by the parties. America's Financial Choice may also terminate the Terms at any time and may do so immediately without notice and, accordingly, deny you access to this Site, if, in America's Financial Choice's sole discretion, you fail to comply with any term or provision of the Terms.

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Effective Date: February 12, 2015