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Effective Date of Terms of Use: December 1, 2015

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Fees

For all charges for any products and services sold on the Sites (book or other purchases), FG's vendors or agents will bill your credit card or an alternative payment method. When you provide credit card information to us or our vendors, you represent to us that you are the authorized user of the credit card that is used to pay for the products and services. In the event legal action is necessary to collect on balances due, you agree to reimburse FG and its vendors or agents for all expenses incurred to recover sums due, including attorney's fees and other legal expenses. You are responsible for purchase of, and payment of charges for, all Internet access services and telecommunications services needed for use of the Sites.

User Submissions

Where we have specifically invited or requested user submitted content of any kind, we encourage members of the public to submit such content (e.g., user generated content, postings to forums, comments on content, participation in communities) to FG that they have created for consideration in connection with the Sites and any related programs (“User Submissions”). User Submissions remain the intellectual property of the individual user. By posting your content on the Sites, you expressly grant FG a non-exclusive, perpetual, irrevocable, royalty-free, fully paid-up worldwide, fully sub-licensable right to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, transmit, perform and display such content and your name, voice, and/or likeness as contained in your User Submission, in whole or in part, and in any form throughout the world in any media or technology, whether now known or hereafter discovered, including all promotion, advertising, marketing, merchandising, publicity and any other ancillary uses thereof, and including the unfettered right to sublicense such rights, in perpetuity throughout the universe. We may refuse or remove User Submissions for any reason and without notice. All User Submissions are deemed non-confidential and FG shall be under no obligation to maintain the confidentiality of any information, in whatever form, contained in any User Submission.

By submitting any User Submissions, you consent to the following rules:

- User Submissions must not infringe on the copyright, trademark, patent or other intellectual property right of any third party. If your User Submission is not your original work, you must obtain all necessary permissions from any persons who contributed to or otherwise may control rights in all or part of the User Submission to submit the User Submission in accordance with these Terms.
- User Submissions must not violate a third party’s right to privacy or publicity. You must obtain all necessary permissions from any individuals identified in or implicated by your User Submission, including those shown in photographic content, and, in the case of minors, also from their parents or legal guardians, as appropriate.
- User Submissions should relate to the content on the Sites and should be intended to add to the discussion and community on the Sites.
- User Submissions must be respectful of others. Epithets or other language or material intended to intimidate or to incite violence are strictly prohibited. Your User Submission may not include any negative comments that are connected to race, national origin, gender, sexual orientation or physical handicap or that are defamatory, slanderous, indecent, obscene, pornographic or sexually explicit.
- User Submissions may not contain any commercial material. You may not solicit funds, promote commercial entities or otherwise engage in commercial activity through your User Submission. Soliciting other users to join or become members of any commercial online service or other organization is expressly prohibited.

- Do not impersonate any other person or entity or falsely state or otherwise misrepresent your affiliation with any person or entity.
- Remember that forums and other areas of the Sites are public. Do not post personal information (e.g., full name, password, phone number, address, email address or other personally identifiable information or contact information) in these areas.

All User Submissions must comply with these rules and any additional guidelines posted on the Sites, as applicable. User Submissions do not represent the views of FG or any individual associated with FG, and we do not control this content. In no event shall you represent or suggest, directly or indirectly, FG's endorsement of User Submissions. FG does not vouch for the accuracy or credibility of any User Submissions, and does not take any responsibility or assume any liability for any actions you may take as a result of reading User Submissions on the Sites. Through your use of the Sites, you may be exposed to Content and User Submissions that you may find offensive, objectionable, harmful, inaccurate or deceptive. There may also be risks of dealing with underage persons, people acting under false pretense, international trade issues and foreign nationals. By using the Sites, you assume all associated risks.

Removal of User Submissions

We will not monitor, edit, or disclose the contents of a user's email unless required in the course of normal maintenance of the Sites and its systems or unless required to do so by law or in the good-faith belief that such action is necessary to: (1) comply with the law or comply with legal process served on FG or the Sites; (2) protect and defend the rights or property of FG, the Sites, or the users of FG; or (3) act in an emergency to protect the personal safety of our guests, the Sites, or the public. Users shall remain solely responsible for the content of their messages and FG shall have no obligation to pre-screen any such content. However, we shall have the right in our sole discretion to edit, refuse to post or remove any material submitted to or posted on the Sites. Without limiting the foregoing, we shall have the right to remove any material that we find to be in violation of the provisions hereof or otherwise objectionable, and the additional right to deny any user who fails to conform to any provision of these Terms of Use access to the Sites.

In addition to any remedies that we may have at law or in equity, if we determine, in our sole discretion, that you have violated or are likely to violate the foregoing prohibitions, we may take any action we deem necessary to cure or prevent the violation, including without limitation, the immediate removal of the related materials from the Sites. We will fully cooperate with any law enforcement authorities or court order or subpoena requesting or directing us to disclose the identity of anyone posting such materials.

Account Registration and Security

If you decide to register as a member of a Site, you may receive or establish one or more user names, passwords and accounts. In consideration of use of your registration, you will: (a) provide true, accurate, current and complete information about yourself as prompted by the applicable registration form (such information being the “Registration Data”) and (b) maintain and promptly update the Registration Data to keep it true, accurate, current and complete. If you provide any information that is untrue, inaccurate, not current or incomplete, or FG has grounds to suspect that such information is untrue, inaccurate, not current or incomplete, FG has the right to suspend or terminate your account and refuse any and all current or future use of the Sites (or any portion thereof). You are entirely responsible for the security and confidentiality of your password and account. Furthermore, you are entirely responsible for any and all activities that occur under your account. You agree to immediately notify us of any unauthorized use of your account or any other breach of security of which you become aware. You are responsible for taking precautions and providing security measures best suited for your situation and intended use of the registration and Sites. We have the right to provide user billing, account, content or user records, and related information under certain circumstances (such as in response to legal responsibility, lawful process, orders, subpoenas, or warrants, or to protect our rights, customers or business) to third parties.

Representations and Warranties

You shall be solely responsible for your own User Submissions, your use of your registration and the consequences of posting or publishing or participating in the Sites. In connection with User Submissions and your use of the Sites, you affirm, represent and warrant the following: (i) you are over the legal age to contract (or your parent or guardian has consented to your User Submission and your use of the Sites) and have the right and authority to enter into this Agreement, and are fully able and competent to satisfy the terms, conditions and obligations herein; (ii) you have obtained all consents, and possess all copyright, patent, trademark, trade secret and any other proprietary rights, or the necessary licenses thereto, to grant the licenses herein; (iii) if necessary you have the written consent of each and every identifiable natural person in the User Submission to use such persons name or likeness in the manner contemplated by the Sites and these Terms of Use, and each such person has released you from any liability that may arise in relation to such use; (iv) you have read, understood, agree with, and will abide by the terms of this Agreement; (v) the User Submission and FG’s use thereof as contemplated by these terms and the Sites will not infringe any rights of any third party, including but not limited to any intellectual property rights, privacy rights and rights of publicity; (vi) the User Submissions do and will not contain: (a) material falsehoods or misrepresentations that could harm FG or any third party; (b) content that is unlawful, obscene, defamatory, libelous, threatening, pornographic, harassing or encourages conduct that would be considered a criminal

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5. A statement by you that you have a good faith belief that the disputed use is not authorized by the copyright owner, its agent, or the law; and
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