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THESE TERMS AND CONDITIONS CALL FOR ARBITRATION OF DISPUTES. PLEASE SEE THE "ARBITRATION" SECTION BELOW FOR DETAILS.

WE MAY MODIFY THESE TERMS AT ANY TIME WITHOUT NOTICE TO YOU BY POSTING REVISED TERMS ON OUR SITE. CONTINUED USE OF THE SITE CONSTITUTES YOUR BINDING ACCEPTANCE OF ANY AND ALL MODIFICATIONS.

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You are granted a non-exclusive, non-transferable, revocable license (a) to access and use the Site strictly in accordance with this Agreement; (b) to use the Site solely for informational, personal, non-commercial, educational or shopping purposes; and (c) to print out discrete information from the Site solely for such purposes and provided that you maintain all copyright and other proprietary notices contained therein.

You further agree to comply with U.S. and all other applicable law regarding the transmission of any information obtained from the Site in accordance with the Terms, not to use the Site for illegal purposes, and not to interfere or disrupt the networks or other sites connected to the Site.

Any Site updates, enhancements, new features, and/or the addition of any new web properties, are subject to these Terms. We may change, suspend or discontinue any aspect of this Site at any time, including the availability of any feature, downloadable, software database, or content. We may also impose limits on certain features and services or restrict your access to this entire Site, or any part thereof, without notice and without liability to you.

We may monitor your use of this Site, and may freely use and disclose any information and materials received from you or collected through your use of this Site for any lawful reason or purpose, in accordance with our Privacy Policy relating to the collection and use of your personal information.

You represent and warrant that you will comply with all applicable laws and regulations, including, without limitation, those relating to the Internet, data, email, privacy and the transmission of technical data.

Termination

We may discontinue or suspend the Site at any time without notice. We may also block, terminate or suspend your access to the Site at any time for any reason in our sole discretion, even if access to the Site continues to be allowed to other users. Upon such suspension or termination, you must immediately discontinue use of the Site. You acknowledge and agree that we shall not be liable to you or any person or entity making a claim through you for any termination or suspension of your access to the Site.

Restrictions On Use

Your license for access and use of the Site and any information, materials or documents, (collectively, "Content") found on the Site are subject to the following restrictions and prohibitions on use:

- (a) you may not copy, print (except for the express limited purpose permitted by the section entitled "Use of the Site" above), republish, display, distribute, transmit, sell, rent, lease, loan or otherwise make available in any form or by any means all or any portion of the Site or any Content retrieved from it;
- (b) you may not use the Site or any materials obtained from the Site to develop as a component of any information, storage and retrieval system, database, information base, website, or similar resource (in any media now existing or hereafter developed), that is offered for commercial distribution of any kind, including through sale, license, lease, rental, subscription, or any other commercial distribution mechanism;
- (c) you may not create compilations or derivative works of any Content from the Site;
- (d) you may not use any Content from the Site in any manner that may infringe any copyright, intellectual property right, proprietary right, or property right of us or any third parties;
- (e) you may not remove, change or obscure any copyright notice or other proprietary notice or terms of use contained in the Site;
- (f) you may not remove, decompile, disassemble or reverse engineer any Site software or use any network monitoring or discovery software to determine the Site architecture;
- (g) you may not use any automatic or manual process to harvest information from the Site other than your information;
- (h) you may not download, post, email or otherwise transmit or intentionally receive any content that is unlawful, illegal, threatening, abusive, harassing, tortuous, defamatory, obscene, libelous, invasive of another's right to privacy, reveals private information about another person without consent of that person, or may tend to incite others to undertake any of the foregoing activities,

or violate any export or import regulations of the country of origin or receipt;

(i) you may not download, post, email or otherwise transmit any software virus or other computer code, files or programs designed to interrupt, destroy, limit the functionality, or cause a denial or interruption of service of any computer software or hardware or telecommunications equipment of ours or any third party, including without limitation any telecommunications network;

(j) you may not copy, transmit, use, broadcast, distribute or modify any information or material in violation of patent, copyright, trademark or trade secret rights of any other person;

(k) you may not use this Site in any manner that violates any rules or regulations imposed on you by the owner of the computer equipment or by the Internet Service Provider you have chosen to use to access this Site;

(l) you may not violate or attempt to violate the security, efficiency, reliability, or integrity of this Site or its content in any way, including, without limitation, by accessing data, servers or accounts which you are not authorized to access, forging TCP/IP packet headers or payloads or accessing or attempting to access parts of this Site that are subject to access restrictions; and

(n) you may not use the Site in a manner that violates any foreign or United States state or federal law.

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WE MAKE NO GUARANTEES OR WARRANTIES ABOUT THE ACCURACY, CURRENCY, CONTENT, QUALITY OR TIMELINESS OF THE SERVICES OR INFORMATION PROVIDED BY ANY THIRD PARTY PROVIDER, AND WE ASSUME NO RESPONSIBILITY FOR UNINTENDED, OBJECTIONABLE, INACCURATE, MISLEADING, OR UNLAWFUL CONTENT THAT MAY RESIDE ON THIRD PARTY PROVIDER WEBSITES. YOU ACKNOWLEDGE AND AGREE THAT WE MAKE NO GUARANTEES ABOUT, AND ASSUME NO RESPONSIBILITY FOR, THE ACCURACY, CURRENCY, CONTENT, TIMELINESS OR QUALITY OF SUCH THIRD PARTY PROVIDER WEBSITES, SERVICES OR INFORMATION.

Warranties And Disclaimers

EXCEPT AS EXPRESSLY PROVIDED OTHERWISE IN A WRITTEN AGREEMENT BETWEEN YOU AND US, ALL INFORMATION AND SERVICES ON THIS SITE ARE

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Liability Limitations

IN NO EVENT SHALL WE BE LIABLE FOR ANY SPECIAL, INCIDENTAL, INDIRECT OR CONSEQUENTIAL DAMAGES OF ANY KIND, OR ANY DAMAGES WHATSOEVER (INCLUDING WITHOUT LIMITATION, THOSE RESULTING FROM: (1) RELIANCE ON THE MATERIALS PRESENTED, (2) LOSS OF USE, DATA OR PROFITS, (3) DELAYS OR BUSINESS INTERRUPTIONS, (4) AND ANY THEORY OF LIABILITY, ARISING OUT OF OR IN CONNECTION WITH THE USE OR PERFORMANCE OF THIS SITE) WHETHER OR NOT YOU HAVE ADVISED US OF THE POSSIBILITY OF SUCH DAMAGES. IN NO EVENT SHALL OUR LIABILITY TO YOU FOR ANY DAMAGES, WHATSOEVER, EXCEED THE SUM OF \$500.00.

SOME STATES DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES SO THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU.

IN ADDITION, NOTHING HEREIN SHALL IN ANY WAY CONSTITUTE A WAIVER OR LIMITATION OF ANY RIGHTS YOU MAY HAVE UNDER ANY FEDERAL OR STATE SECURITIES LAWS.

Indemnification

You agree to indemnify, defend and hold us, and all our officers, members, managers, directors,

owners, agents, employees, information providers, affiliates, licensors and licensees (collectively, the "Our Indemnified Parties") harmless from and against any and all liability and costs (including, without limitation, our reasonable attorneys' fees and costs) incurred by Our Indemnified Parties in connection with any claim arising out of any breach by you of these Terms. You shall cooperate as fully as reasonably required in the defense of any claim. We reserve the right, at our own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you and you shall not, in any event, settle any matter without our written consent.

Security

We do not desire to receive confidential or proprietary information through this Site. Your personally identifying information will be maintained by us in accordance with our Privacy Policy. Any other information sent to us will be deemed NOT CONFIDENTIAL.

Linking To Our Site

We permit anyone to link to our Site subject to the linker's compliance with these Terms:

- (i) You may link to, but not replicate, content contained at our Site;
- (ii) You may not create a border or browser around content contained in our Site;
- (iii) You must not present misleading or false information about our services or products;
- (iv) You may not misrepresent our relationship with the linker;
- (v) You may not imply that we endorse or sponsor the linker or the linker's services or products;
- (vi) You may not use our logos or trade dress without our prior written permission;
- (vii) You may not include any content that could be construed as obscene, libelous, defamatory, pornographic, or inappropriate for viewers of all ages;
- (viii) You may not include materials that would violate any U.S. laws, including without limitation the CAN-SPAM Act; and
- (ix) You must agree that the link may be removed at any time upon our request.

How To Contact Us

ISI Financial Group, Inc.
570 Lausch Lane, Suite 100
Lancaster, PA 17601
or to such other address as we may provide at this Site from time to time.

Compliance With Copyright And Other Laws / DMCA

We do not knowingly provide links to resources, websites or other materials that violate the copyrights, trademarks, or other intellectual property rights of third parties. If you are the owner of such rights, and you object to the linking or posting of materials on our Site, please send a notice to us at the address posted above for Notices. Please be as specific as possible with regard to your claim, and you must cooperate by providing any additional information we may request. If you do so, we will investigate your claim promptly and will disable or remove links or materials that we believe may violate the rights of third parties. Similarly, if you are a website owner and prefer that the Site not include a link to your site, please notify us and we will promptly remove the link.

Governing Law

These Terms shall be governed and construed in accordance with the laws of the Commonwealth of Pennsylvania without giving effect to the conflict of laws principles thereof.

Arbitration

Any controversy or claim arising out of or relating to these Terms and Conditions, the Privacy Policy, or the breach thereof, shall be settled by arbitration administered by the American Arbitration Association in accordance with its Commercial Arbitration Rules, and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. The arbitrator(s) will have no authority to award punitive or other damages not measured by the prevailing party's actual damages, except as may be required by statute. Any decision rendered by the arbitrators shall include findings of fact and conclusions of law. The arbitration shall take place in the Commonwealth of Pennsylvania, and shall be conducted in the English language. Either party also may, without waiving any remedy under these Terms and Conditions, seek from any court having jurisdiction any interim or provisional relief that is necessary to protect the rights or property of that party, pending the establishment of the arbitral tribunal (or pending the arbitral tribunal's determination of the merits of the controversy).

For details of the arbitration process, rules and costs, please see the site of the American Arbitration Association at www.adr.org.

Severability

If any provision of this agreement shall be held or made invalid or unenforceable by a court decision, statute, rule or otherwise, the remaining provisions of this agreement shall not be affected thereby.

Modifications

We reserve the right to change or modify any provision of these Terms at any time in its sole and exclusive discretion. You also may be subject to additional terms and conditions that may apply when you use Third Party Provider content or third-party software.

Miscellaneous

These Terms constitute the entire agreement between you and us with respect to the use of the Site or its Content, any software or service, information, and supersede all discussions, communications, conversations and agreements concerning the subject matter hereof.

Our failure to exercise or enforce any right or provision of these Terms shall not constitute a waiver of such right or provision. If any provision of the Terms is found by a court of competent jurisdiction to be invalid or unenforceable, the court should endeavor to give effect to the parties' intentions as reflected in the provision, and the other provisions of the Terms shall remain in full force and effect.

The section titles in the Terms are for convenience only and have no legal or contractual effect.