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However, you acknowledge and agree that your receipt of any Alerts may be delayed or prevented by factor(s) affecting your mobile phone service provider, internet service provider, in discontinue making previously authorized transfers, including recurring transfers and other transfers that were previously authorized but not yet made. If the system was not working properly and you knew about the breakdown when you started the transfers, including recurring transfers and other transfers that were previously authorized but not yet made. If the system was not working properly and you knew about the breakdown when you started the transfers, including recurring transfers and other transfers. important information about electronic delivery of the eSTAR Online Banking EFT disclosures, and the eSTAR Online Banking Agreement and Disclosures, and the eSTAR Online Banking EFT disclosures, and the eSTAR Online Banking Agreement and Disclosures. deem appropriate before making the transfer (which may include written verification by you). We may accept as authentic any instructions given to us through the use of your Password. We may add new Alerts from time to time or cancel old Alerts. Recurring Preauthorized Payments are those made for the same amount and are made on a weekly, bi-monthly, monthly basis, etc. 25. Alerts sent to your primary email address will be unaffected by this action. If, through no fault of ours, you do not have enough money in your account to make the transfer; b. If your email address or your mobile device's number changes, you are responsible for informing us of that change. 14. As Alerts delivered via SMS, email and push notifications are not encrypted, we will never include your passcode or full account number. If you tell us within two (2) business days, after you learn of the loss or theft of your Password, you can lose no more than \$50 if someone used your Password without your permission. Tell us your name and account number (if any);b. If you have told us in advance to make regular payments out of your account(s), you can stop any of these payments. Business Days/Hours of Operation.Our business hours are 9 a.m. to 5 p.m. (CST) Monday through Friday, holidays are not included. If you believe your Password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, contact us as follows: For concerns related to bill payment, Zelle, or account-transfers call Customer Service at 855-541-8843 from 6:00 a.m. until 12:00 a.m. CST, email us at eStar@northstarbank.com, or write us at North Star Bank, 1820 Lexington Ave Roseville, MN 55113; and for concerns related to transfers between your Bank accounts or mobile banking transfers call 651-489-8811 during normal business hours listed above or write us at North Star Bank, 1820 North Lexington Avenue, Roseville, MN 55113. Scheduling Bill Payments. You may choose to add eSTAR bill payment service and use your PC or mobile device to electronically schedule payments with North Star Bank's eSTAR bill payment service. You may use a Personal Computer ("PC") or mobile device through an Internet connection to obtain account balances and transaction information. "Customer" "you" or "your" refers to the person(s) subscribing to or using the Service. To restore Alerts on your mobile phone, just visit the Alerts tab in North Star Bank Online Banking and click the box next to your mobile number for the Alerts you'd like to receive again. Termination of the Services does not affect your obligations under this Agreement with respect to occurrences before termination. We neither guarantee the delivery nor the accuracy of the contents of each Alert. Notice of Your Rights and Liabilities. Security of your transactions is important to us. You also have a right to stop payment. In addition, you may use your PC or mobile device to electronically direct us to make payments from your account to third parties ("Payees" or "Billers") that you have selected to receive payment through the Service. However, there are some exceptions. Please be advised that text or data charges or rates may be imposed by your EndPoints described in (a) through (c) above supports the email, push notification, and text message Alerts provided through the Alerts service. You may ask for copies of the documents that we used in our investigation. IF YOU WANT TO MAKE SURE THAT RECURRING TRANSFERS BETWEEN ACCOUNTS ARE STOPPED, YOU MUST FOLLOW THE PROCEDURES IN THE RECURRING PREAUTHORIZED PAYMENTS PARAGRAPH AND CANCELING PAYMENTS PARAGRAPH ABOVE. To stop Alerts via text message, text "STOP" to 96924 at any time. North Star Bank reserves the right to terminate its Alerts service at any time without prior notice to you. Error and Questions. In case of errors or questions about your electronic transactions, contact us as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt, as follows: For concerns related to bill payment, Zelle, or account-transfers call Customer Service at 855-541-8843 from 6:00 a.m. until 12:00 a.m. CST email us at eStar@northstarbank.com or write us at North Star Bank, 1820 Lexington Ave, Roseville, MN 55113; and for concerns related to transfers between your Bank accounts or mobile banking transfers call us at 651-489-8811 during normal business hours listed above, or write us at North Star Bank, 1820 North Lexington Avenue, Roseville, MN 55113. You could lose all the money in your account (plus your maximum line of credit). Notice of varying amounts. We are not responsible for errors or delays or your inability to access the Services caused by your equipment. "Site" means www.northstarbank.com and any other website owned or operated by the Bank. Fees. Fees for North Star Bank's Bill Pay services shall be payable in accordance with a schedule of charges as established and amended by North Star Bank from time to time. After funds are withdrawn from your Payment Account, we may remit your payments by mailing your Payee a check, by electronic funds transfer, including ACH (Automated Clearing House) or by other means. If you receive this Document with a personal digital assistant device or mobile device, you will need the device and a service plan that enables you to view and save this Document and a PDF reader; andc. Your Login Access ID and Password. Each individual who has access to the Services, including each individual named on joint accounts, must designate a login access ID and password. An Alert does not constitute a bank record for the deposit or credit account to which it pertains. The service will allow you to make a single bill payment of up to \$999,999.00. Alert Information. "Eligible Transaction Account" means a transaction account from which your payments as a sender will be debited, or to which payments as a receiver will be credited. 16. You may make payments through the Service to any business professional, merchant, family member, or friend. North Star Bank provides Alerts as a convenience to you for information purposes only. Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless, MetroPCS. This allows the Payee to adjust to the new form of payment. Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. Important information about electronic delivery of online banking EFT disclosures: By electronically accepting or signing that you are demonstrating to receive this Document, which is provided to you by or on behalf of the Bank, you are consenting that you have the equipment necessary to save or print this Document electronically, and if you provide the Bank with your e-mail address at the Site you are consenting to receive information from the Bank about your eSTAR online banking services by e-mail; You may withhold your consent to receive this Document electronically by closing your Internet session without accepting or signing this Document electronically however, if you do not accept or sign this Document electronically, you will not be able to enroll in the Bank's online banking service; You may request by postal mail to North Star Bank, 1820 North Lexington Avenue, Roseville, MN, 55113; however, we may charge a reasonable fee; If your e-mail address, postal address or telephone number that is needed by the Bank to contact you changes, then you must promptly update your contact information by changing it in your Online banking profile or contacting one of our retail banking employees at 651-489-8811; or by sending your information in a letter signed by you by postal mail to North Star Bank, 1820 North Lexington Avenue, Roseville, MN, 55113. 12. We may be liable for certain security breaches to the extent required by applicable laws and regulations. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Password, and we can prove we could have stopped someone from using your Password without your permission if you had told us, you could lose as much as \$500. Canceling Payment, Zelle, or account-to-account transfer up to the times listed at the Site on the business day your payment is scheduled to be initiated ("Transaction Date"). Authorization to Obtain Information. You agree that we may obtain and review your credit bureau or similar entity. Your login access ID and password are case sensitive. Amendments. We can change a term or condition of this Agreement by mailing or delivering to you a written notice at least thirty (30) days before the effective date of any such change. You may also use your PC or mobile device to obtain statements on your accounts and to transfer money between your password periodically to enhance security. Assignment. You may not transfer or assign your rights or duties under this Agreement. 19. Mobile Banking Service: There is no charge for mobile banking service transfers between accounts. Disclosure of Account Information to third parties about your account or the transactions you make: a. In order to comply with government agency rules, court orders, or other applicable law; ord. Limitation of Liability. Except as otherwise provided in this Agreement or by law, we are not responsible for any loss, injury, or damage, whether direct, indirect, special or consequential, caused by the eSTAR Service or the use thereof or arising in any way out of the installation, operation, or maintenance of your PC or mobile device equipment. If the transfer would go over the credit limit on your overdraft line (if any);d. Once started, recurring payments will be made automatically until you tell us to stop or cancel the service and we have a reasonable opportunity to react. Account Alerts provide you with notification of important account activities or when certain changes are made to your Service accounts, such as scheduled payments made, scheduled payments cancelled and mobile deposits. You agree that if you give your Password to someone else, you are authorizing them to act on your behalf, and we may accept any instructions they give us to make transfers or otherwise use the Services. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error. We may provide Alerts through one or more channels ("Endpoints"): (a) a mobile device, by text message; or (d) your North Star Bank Online Banking message inbox, by an e-mail message. 4. RECURRING TRANSFERS WILL NOT NECESSARILY BE DISCONTINUED BECAUSE YOU TERMINATE ACCESS TO THE SERVICES. Transaction on the amount of money you can transfer through our Service using Zelle or an account-toaccount transfer. Indemnification. Customer, in consideration of being allowed access to the North Star Bank's eSTAR Services, agrees to indemnify and hold North Star Bank, a Minnesota corporation harmless for any losses or damages to the BANK resulting from the use of the Services, to the extent allowed by applicable law. Termination. If you want to terminate your access to eSTAR Services, call Customer Service at 855- 541-8843 from 6:00 a.m. until 12:00 a.m. until 12:00 a.m. CST, or write us at North Star Bank, 1820 Lexington Ave, Roseville, MN 55113. Additional Alerts must be activated by you to be enabled. Tell us AT ONCE if you believe your Password has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. If any unauthorized use of your Password occurs, you agree to (1) cooperate with us and appropriate law enforcement authorities in identifying and prosecuting the perpetrator; and (2) provide reasonable assistance requested by us in recovering any unauthorized transfer of funds. You will be assigned to a transaction limit level for Zelle transfers and a separate transaction limit level for account-toaccount transfers. In the agreement, "Site" means www.northstarbank.com and any other website owned or operated by the Bank. This applies regardless of whether the payment is a next-day payment, a future payment, or a recurring payment, as described below. 9. 2. These limits may be adjusted from time-to-time at our sole discretion. Your mobile device must have an Internet browser to access the mobile browser to access the mobi before each payment, when it will be made and how much it will be. 20. PLEASE READ THE ESTAR BANKING AGREEMENT AND DISCLOSURES, TERMS AND CONDITIONS CAREFULLY AND KEEP A COPY FOR YOUR RECORDS. You may use the mobile 8.x, or Mozilla Firefox 61.x eSTAR Online Banking Agreement and Disclosures 1. If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses and damages. Methods of Delivery. Alerts via Text Message. It is helpful if you allow additional time for a payment to be completed the first time you send a payment to a Payee through the Service. In addition, you may transfer funds between your account(s) that are maintained by other financial institutions using the account-to-account transfer service. You agree to keep your Password secret and to notify us immediately if your Password is lost or stolen or if you believe someone else has discovered your Password. There is no fee for canceling a payment Online. 10. By "electronic means" and "electronic means" are the "electronic means" and "electronic means" are the "electronic means" and "electronic means" are the "elec mobile and cellular technologies, electronic mail, bill pay and automatic payment systems). You also agree that we may obtain information regarding your Payee accounts in order to facilitate proper handling and crediting of your payments. You can log into the Site to view your individual transaction limits. Include a complete mailing address and telephone number for each and your account number with each payee. Fees apply to some bill payment features as listed above. Although you can enter payment information through the Service twenty-four (24) hours a day, seven (7) days a week, payments can be initiated only on business days. We do not assume any other liability or otherwise guarantee the security of information in transit to or from our facilities. The mobile banking service and register a mobile phone in one of three ways: Mobile banking Short Message Service (SMS) text messaging, mobile banking browser, or mobile banking downloadable application. You do not have the option to suppress these Mandatory Alerts. In any case you will get a statement at least quarterly 11. In order to verify the existence and condition of your account for a third party, such as a credit bureau or a merchant; orc. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. Statements. All payment transfers made and fees imposed in connection with using the eSTAR Online Banking Service will appear on your account statement. Funds Transfer Fee Schedule. 24. For help with SMS text alerts, text "HELP" to 96924. Although you may suppress these Account Alerts, we strongly recommend that you do not do so because they provide important information about your North Star Bank account(s). Where it is necessary for completing transfers or resolving errors involving the Services; orb. 22. Alerts. Your enrollment in North Star Bank Online Banking (the "Service") includes enrollment to receive transaction alerts and notifications ("Alerts"). You should also call the number or write to the address above if you believe a transfer has been made using the information from your check without your permission. We do not need to provide you with any prior notice where an immediate change in the terms or conditions of this Agreement is necessary to maintain or restore the security of our system or an account. "Service" or "The Service" means online banking services and mobile banking services offered by us at the Site; including the bill payment service, Zelle and the account-to-account transfer service offered through CheckFree Services Corporation on our online banking site. If the payee mishandles or delays handling payments sent by us.h. There may be other exceptions stated in our agreement with you. If the money in your account is subject to legal process or other encumbrances restricting transfer;c. "Bank" or "us" "we" or "our" refers to North Star Bank, a Minnesota corporation. Waivers. No waiver of the terms of this Agreement will be effective, unless in writing and signed by an authorized officer of NORTH STAR BANK, a Minnesota corporation. Delivery of Your Payments and Transfers. You may schedule payments to be initiated on the current business day, on a future date, or on the same date of each month, subject to the restrictions in the Agreement. You will get a monthly account statement from us, unless there are no transactions in a particular month. Mobile banking services are a subset of the larger eSTAR online banking service including online bill payment services. 6. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. We strive to provide Alerts in a timely manner with accurate information. 21. In case of questions please contact customer service at 651-489-8811. You may also use the mobile banking service to check eligible account balances; review recent eligible ac app). These Alerts are automatically activated for you. Account Alerts and Additional Alerts must be managed and/or added online through the Service. If you give us your written permission. 8. 7. Transfers between your North Star Bank accounts must be scheduled by the normal cut-off time of 6 p.m. Central Standard Time (CST) on any business day for the transaction to be completed on that business day. If we decide that there was no error, we will send you a written explanation. Although payments and transfers can be completed only on business days, the Service is available 24 hours a day, seven days a week, except during maintenance periods, for the scheduling of payment orders and transfers. Bill Payment Services are available on checking accounts only. Some mobile services will require a Password. Governing Law. The laws of the state of Minnesota shall govern this Agreement and all transactions hereunder. The ("Payment Services will require a Password.") Account") means your designated bill payment checking account at the BANK from which we make bill payments on your behalf pursuant to the agreement. We may consider repeated incorrect attempts to enter your Password as an indication of an attempted security breach. You acknowledge and agree that Alerts may not be encrypted and may include your name and some information about your accounts, and anyone with access to your Alerts will be able to view the contents of these messages. The eSTAR Online Banking Agreement and Disclosures, terms and conditions of the bill payment service, and the mobile banking terms and conditions that you must accept at the time of enrollment in the mobile banking service, control the rights and responsibilities of the parties and state your rights and responsibilities for electronic funds transfers that you will be entering a protected web site owned by North Star Bank, a Minnesota corporation, which may be used only for authorized purposes. Right to stop payment and procedure for doing so. By subscribing to the Service or using the Service or using the account-to-account transfer service to transfer funds between your account(s) that you maintain with us and your account(s) that are maintained with another financial institution, you agree to the terms of the Agreement and any additional terms and conditions of the bill payment, Zelle, or account-to-account transfer Service made available to you at the Site. If you are setting up a preauthorized recurring transfer, the BANK provides a copy of the terms of the authorization electronically to you through the Service. These Additional Alerts can be accessed from the Alerts menu within North Star Bank Online Banking and Alerts menu within North Star Bank Mobile Banking. You will need to:a. Online Banking Services enables you to change your password; we require that you do so regularly. Your Alerts will be updated to reflect the changes that you do so regularly. Your Alerts will be updated to reflect the change your password; we require that you do so regularly. Your Alerts will be updated to reflect the changes that you do so regularly. Your Alerts will be updated to reflect the changes that you do so regularly. Your Alerts will be updated to reflect the change your password; we require that you do so regularly. Your Alerts will be updated to reflect the change your password; we require that you do so regularly. Your Alerts will be updated to reflect the change your password; we require that you do so regularly. Your Alerts will be updated to reflect the change your password; we require that you do so regularly. Your Alerts will be updated to reflect the change your password; we require that you do so regularly. Your Alerts will be updated to reflect the change your password; we require that you do so regularly. Your Alerts will be updated to reflect the change your password; we require that you do so regularly. Your Alerts will be updated to reflect the change your password and your password your passw device number. We reserve the right to terminate eSTAR Services, in whole or in part, at any time with or without prior written notice. We reserve the right to decline to make payments to certain persons and entities. If a notice of error involves an electronic fund transfer that occurred within thirty (30) days after the first deposit to the account was made, the error involves a new account. 23. Unauthorized attempts to up-load information on these web sites are strictly prohibited and are subject to prosecution under the Computer Fraud and Abuse Act of 1986. You need a computer or mobile device with access to the internet, the ability to download or print documents, and a PDF reader; b. Here's how: For a stop payment related to recurring bill payment, Zelle, or account transfer call Customer Service at 855- 541-8843 from 6:00 a.m. until 12:00 a.m. CST, or write us at North Star Bank, 1820 Lexington Ave, Roseville, MN 55113, in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. whom you wish to pay through North Star Bank's eSTAR bill payment service. If you lose or forget your Password, please call 651-489-8811 during normal business hours listed above. The Bank may monitor and audit usage of the System, and all persons are hereby notified that use of the Services constitutes consent to such monitoring and auditing. Your Merchant List. You may include all utility companies, institutions, insurance companies, individuals, etc. Telephoning is the best way of keeping your possible losses down. (You may choose instead to get this notice only when the payment would differ by more than a certain amount for the previous payment, or when the amount would fall outside certain limits that you set.) Liability for Failure to Stop Payment of Preauthorized Transfer. The hardware and software requirements to view, save or print this Document are listed below: a. You agree to not hold North Star Bank, its directors, officers, employees agents, and service providers liable for losses or damages, including attorneys' fees, that may arise, directly or indirectly, in whole or in part, from (a) a non-delivery, delayed delivery, or the misdirected delivery of an Alert for any purpose. You may schedule a payment to be initiated on any business day or any future date. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. You agree to provide us a valid mobile phone number or email address so that we may send you Alerts. 18. If the automated teller machine or the merchant where you are making the transfer does not have enough cash; e. For errors involving new accounts, point-of-sale or foreign-initiated transactions, we may take up to ninety (90) days after we sent you the FIRST statement on which the problem or error appeared. Customer Agreement, understands the terms and conditions set forth herein, and agrees to be bound hereby. Alerts are provided within the following categories: Mandatory Alerts provide you with important account notifications, such as information about changes to your Online Banking password, PIN, or login information. The Customer agrees as follows. 5. Describe the error or why you need more information; and explain as clearly as you can why you believe it is an error or why you need more information; and explain as clearly as you can why you believe it is an error or why you need more information; and explain as clearly as you can why you believe it is an error or why you need more information; and explain as clearly as you can why you believe it is an error or why you need more information; and explain as clearly as you can why you believe it is an error or why you need more information; and explain as clearly as you can why you believe it is an error or why you need more information. give. If you would like a copy of your authorization, you must print the authorization from the payee set-up screen. Your login access ID must be a minimum of six (6) characters, which must consist of at least two (2) alpha and two (2) numeric characters. If circumstances beyond our control (such as fire or flood or systems failure) prevent the transfer, despite reasonable precautions that we have taken; org. Your password must be a minimum of nine (9) characters, up to a maximum of 17 characters, which must consist of at least one (1) upper, one (1) lower alpha, one (1) numeric number. Therefore, in order to provide sufficient time for payments to be received by your Payees, the Transaction Date should be prior to the date your payment is due, excluding any applicable grace periods (the "Due Date"). If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have prevented someone from taking the money if you had told us in time. 26. "Account" means a checking, money market or savings account. Because of the time it takes to send your payment to them, your Payees generally will not receive payment on the Transaction Date. You cannot maintain all Alerts though your mobile device. We usually notify you when we cancel Alerts but are not obligated to do so. The Bank may be able to stop a payment initiated by you if you request us to stop the payment at least one (1) business day prior to the scheduled payment at Bill PmtSame Day Fee \$9.95 \$9.95 for each same day bill payment instruction you make through the Service to debit your Payment Account to pay your authorized biller. If we ask you to put your account. Funds will be deducted from your Account on the business day on which a payment is to be "initiated." This date is referred to in this Agreement as the "Transaction Date." If you direct the initiated on the following business day, it will be initiated on the following business day, it will be initiated." provide you with a notice of the change with the next regularly scheduled periodic statement we send you, or within thirty (30) days, unless disclosure would jeopardize the security of our system or an account. We will tell you the results within thirty (30) days, unless disclosure would jeopardize the security of our system or an account. with us and that you have set up in online banking, and that you specifically select for access by mobile phone during the enrollment process. Your mobile device must have an operating system that supports application downloads to use the d (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods. 15. 3. Transfer A2A Fee \$2.00 \$2.00 for each transfer instruction you make through the Service to transfer funds between yourAccount(s) that are maintained by other financialinstitutions. For purposes of the information provided here regarding electronic delivery of online Banking EFT disclosures, "you" or "your" means the user of this site, including your authorized representative. Payments are posted against your balance available for withdrawal, as defined in the Bank's Funds Available for withdrawal, as defined in the Bank's Funds Available for withdrawal, as defined in the Bank's Funds Available for withdrawal, as defined in the Bank's Funds Available for withdrawal, as defined in the Bank's Funds Available for withdrawal, as defined in the Bank's Funds Available for withdrawal, as defined in the Bank's Funds Available for withdrawal, as defined in the Bank's Funds Available for withdrawal, as defined in the Bank's Funds Available for withdrawal, as defined in the Bank's Funds Available for withdrawal, as defined in the Bank's Funds Available for withdrawal, as defined in the Bank's Funds Available for withdrawal for with any, or other line of credit. Fee Fee Description Tran Fee \$14.95 For each overnight check payment instruction you make through the Service to debit your Payment using your PC by following the instructions in the "Cancelling Payment" paragraph below. Alert frequency varies by account and preferences. Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. Equipment. You are solely responsible for the equipment you use to access the Services, such as your personal computer or mobile device. The Service. In consideration of the Online Banking services to be provided by NORTH STAR BANK ("BANK" "us" "we" or "our"), as described from time to time in information distributed by the BANK to its customers. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. We are not responsible for the cost of upgrading your equipment to stay current with the Services nor are we responsible, under any circumstances, for any damage to your equipment or the data resident thereon. Our Liability for Failure to Complete Transactions. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. You will receive additional terms and conditions for eSTAR bill payment service upon registration or enrollment. Notices mailed to the most recent address we show for you in either our Checking or Savings Account records, or e-mail address in which you authorized to receive such notices and/or disclosures. You agree that our records will be final and conclusive as to all questions concerning whether or not your Password was used in connection with a particular transaction. Charges shall be automatically deducted from customer's Account, and North Star Bank shall provide to Customer monthly notice of such debit(s) on your statement. 17. Also, you may transfer money from a sender into your Eligible Transaction Account to a receiver and receive money from a sender into your Eligible Transaction Account to a receiver and receiver money from a sender into your Eligible Transaction Account to a receiver and receiver money from a sender into your Eligible Transaction Account to a receiver money from your Eligible Site in order for the payment to be initiated for that business day. To our employees, service providers, auditors, collection agents, affiliated companies, or attorneys in the course of their duties and to the extent allowed by law; ore, We also reserve the right to temporarily suspend the Services in situations deemed appropriate by us, in our sole and absolute discretion, including when we believe a breach of system security has occurred or is being attempted.

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