

## CRESCENT TERMS AND CONDITIONS

The Crescent mobile application (“App”) and the Crescent website (“Site”) are owned and operated by Crescent Financial Inc. (“Crescent,” “we,” “our,” or “us”). The App and the Site (collectively, the “Platform”) provides information about our products and services (“Services”).

THESE TERMS AND CONDITIONS (“TERMS”) CONSTITUTE A BINDING AGREEMENT BETWEEN YOU AND US. PLEASE READ CAREFULLY THROUGH ALL SECTIONS OF THESE TERMS. YOUR ACCESS TO AND USE OF THE PLATFORM IS SUBJECT TO THESE TERMS AND ALL APPLICABLE LAWS AND WE RESERVE THE RIGHT TO TERMINATE YOUR ACCESS TO THE PLATFORM IF YOU VIOLATE THESE TERMS. BY DOWNLOADING THE APP, CLICKING ON LINKS WITHIN THE PLATFORM OR WEBPAGES BEYOND THE PLATFORM’S HOMEPAGE OR BY CLICKING ON A BOX OR ICON YOU AGREE TO THESE TERMS WHETHER OR NOT YOU COMPLETE A TRANSACTION WITH CRESCENT AND WHETHER OR NOT YOU COMPLETE YOUR TRANSACTION ON THE PLATFORM OR THROUGH OTHER CHANNELS, SUCH AS BY TELEPHONE, EMAIL, FACSIMILE OR OTHERWISE. IF YOU DO NOT AGREE WITH THESE TERMS, DO NOT ACCESS OR OTHERWISE USE THE PLATFORM, ANY SERVICES AVAILABLE THROUGH THE PLATFORM, OR ANY INFORMATION CONTAINED ON THE PLATFORM.

**MANDATORY ARBITRATION NOTICE AND CLASS ACTION AND JURY TRIAL WAIVER.** These Terms contain a mandatory (binding) arbitration provision and class action and jury trial waiver clauses. Except for certain types of disputes described in the arbitration section below or where prohibited by applicable law, you agree that disputes between you and us regarding your use of the Platform or Services will be resolved by binding, individual arbitration and you waive your right to participate in a class action lawsuit or class-wide arbitration. For more details, see below.

We may make changes to the content available on the Platform at any time. We can change, update, add, or remove provisions of these Terms at any time by posting the updated Terms on the Platform. We will make commercially reasonable efforts to notify you of any material changes to these Terms however we are not obligated to. You waive any right you may have to receive specific notice of such changes to these Terms with the exception that we will not amend the arbitration provision without giving you notice and an opportunity to opt out of such provision. By using the Platform after we have updated the Terms, you are agreeing to the then-current Terms. You are responsible for regularly reviewing these Terms.

Besides these Terms, your use of certain Services may be governed by additional agreements. In addition, we also publish a [Privacy Policy](#). Although it is not part of these Terms, we encourage you to read it to better understand how you can update, manage, access, and delete your information.

### **1. ACCESSING THE PLATFORM**

We reserve the right to withdraw or amend the Platform and any Services or Materials (defined below) we provide on the Platform, in our sole discretion without notice. We will not be liable if, for any reason, all or any part of the Platform is unavailable at any time or for any period. From time to time, in our sole discretion and without notice, we may restrict access to some parts of the Platform, or the entire App and/or Site, to users, including registered users.

You are responsible for both: (i) making all arrangements necessary for you to have access to the Platform; and (ii) ensuring that all persons who access the Platform through your internet connection are aware of these Terms and comply with them.

To access the Platform or some of the resources it offers, you may be asked to provide certain registration details or other information. It is a condition of your use of the Platform that all the information you provide on the Platform is correct, current, and complete, and that you have the authority to provide such information to us.

If you choose, or are provided with, a username, password, or any other piece of information as part of our security procedures, you must treat such information as confidential, and you must not disclose it to any other person or entity. You also acknowledge that your account is personal to you and agree not to provide any other person with access to the Platform or portions of it using your username, password, or other security information. You agree to notify us immediately of any unauthorized access to or use of your username or password or any other breach of security. You also agree to ensure that you exit from your account at the end of each session. You should use particular caution when accessing your account from a public or shared computer so that others are not able to view or record your password or other personal information.

We have the right to disable any username, password, or other identifier, whether chosen by you or provided by us, at any time in our sole discretion for any reason, including if, in our opinion, you have violated any provision of these Terms.

You have the sole responsibility for maintaining the safety, security, and integrity of the mobile device you access the Platform with. You agree not to leave the mobile device unattended while logged into the Platform and to log off immediately at the completion of each access by you. You agree not to provide any of your access information to any person. You shall bear the entire risk of any use thereof, whether you have authorized such use and whether or not you are negligent. If you permit other persons to use the mobile device, login information or any other means to access the Platform, you will be held responsible for any Services they engage in or transactions they undertake and we will not be liable for any damages resulting to you.

## **2. PROPRIETARY RIGHTS AND YOUR USE OF THE PLATFORM**

Unless otherwise specified in these Terms, all information and screens appearing on the Platform are the sole property of Crescent or our subsidiaries and affiliates, and other parties. We provide content through the Platform that is copyrighted and/or trademarked work of Crescent or our third-party licensors and suppliers (collectively, the "Materials"). Materials may include documents, services, software, site design, text, graphics, logos, video, images, icons, and other content, as well as the arrangement thereof.

Subject to these Terms, we hereby grant you a limited, personal, non-exclusive and non-transferable license to use, view, print, display and download the Materials for the sole purpose of viewing them on a stand-alone personal computer or mobile device and to use this Platform solely for your personal use. Except for the foregoing license and as otherwise required or limited by applicable law, you have no other rights in the Platform or any Materials and you may not modify, edit, copy, reproduce, create derivative works of, reverse engineer, alter, enhance or in any way exploit any of the Platform or Materials in any manner or for any purpose that would constitute infringement of our, our licensors' or the Platform's other users' intellectual property rights. All rights not expressly granted herein are reserved.

If you breach any of these Terms, the above license will terminate automatically and you must immediately destroy any downloaded or printed Materials.

## **3. YOUR USE OF THE PLATFORM**

To use certain features within the Platform, you must link a bank account(s) and/or credit card(s) via Plaid. Plaid, a third-party provider, allows Crescent to offer these features and to verify account ownership and balances, and updates on the transactions made with each account. By agreeing to the Crescent Terms, you also agree to Plaid's terms and [privacy policy](#).

If you link a bank account or credit card to Plaid, you agree that Plaid is acting as the technical intermediary between your bank or credit card provider and Crescent. You acknowledge that if you link a bank account or credit card your banking relationship is with the bank or credit card provider directly. Crescent is not responsible and assumes no liability for any transactions that are provided through the bank or credit card provider nor does Crescent assume any responsibility for any acts or inaction by Plaid. Your relationship with Plaid is governed exclusively by Plaid's terms.

#### **4. YOUR COMMUNICATIONS TO THE PLATFORM**

By forwarding any content or communications to us through the Platform or by other electronic means, you thereby grant us a perpetual, royalty-free, world-wide, irrevocable, non-exclusive license to use, reproduce, modify, adapt, publish, translate, create derivative works from, redistribute, and display such content and communications in any form for the purposes of providing the Services and any purpose tangentially related to the Services. No compensation will be paid to you with respect to our or our sublicensees' use of your communications. By providing or submitting content, you represent and warrant that you own or otherwise control all of the rights to your submitted content and communications as described in this section including, without limitation, all the rights necessary for you to submit the content and communications and grant the license above.

#### **5. ELECTRONIC COMMUNICATIONS**

By using the Platform and/or the Services, you consent to receiving electronic communications, including electronic notices, from us. These electronic communications may include notices about applicable fees and charges, transactional information and other information concerning or related to the Platform and/or Materials. These electronic communications are part of your relationship with us. You agree that any notices, agreements, disclosures or other communications that we send you electronically will satisfy any legal communication requirements, including that such communications be in writing.

#### **6. PERMITTED USES**

By accessing or using the Platform, you agree that:

- Your use of the Platform is subject to and governed by these Terms;
- You will only access or use the Platform if you are at least 18 years old;
- You will use the Platform solely for its Services offered in the normal course of business;
- You will always act in accordance with the law, custom, and in good faith;
- You will comply with and be bound by these Terms as they appear on the Platform each time you access and use the Platform;
- Each use of the Platform by you indicates and confirms your agreement to be bound by these Terms; and
- These Terms are a legally binding agreement between you and us that will be enforceable against you.

You further agree to not use the Platform in any way that:

- Changes or alters the Platform or content or Services that may appear on the Platform;

- Impairs in any way the integrity or operation of the Platform;
- Interferes with or induces a breach of the contractual relationships between us and our employees;
- Is in any way unlawful or prohibited, or that is harmful or destructive to anyone or their property;
- Transmits any advertisements, solicitations, schemes, spam, flooding, or other unsolicited email and commercial communications;
- Transmits any harmful or disabling computer codes or viruses;
- Harvests email addresses from the Platform;
- Transmits unsolicited email to the Platform or to anyone whose email address includes a Crescent domain;
- Interferes with our network services;
- Attempts to gain unauthorized access to our network services;
- Suggests an express or implied affiliation or relationship with us without our express written permission;
- Impairs or limits our ability to operate the Platform or any other person's ability to access and use the Platform;
- Unlawfully impersonates or otherwise misrepresents your affiliation with any person or entity;
- Transmits or uploads violent, obscene, sexually explicit, discriminatory, hateful, threatening, abusive, defamatory, offensive, harassing, or otherwise objectionable content or images;
- Dilutes or depreciates our or any of our affiliates' name and reputation;
- Transmits or uploads content or images that infringe upon any third party's intellectual property rights or right to privacy; or
- Unlawfully transmits or uploads any confidential, proprietary or trade secret information.

This list of prohibited activities provides examples and is not complete or exclusive. We reserve the right to terminate access to your account and your ability to use the Platform (or the Materials) with or without cause and with or without notice, for any reason or no reason, or for any action that we determine is inappropriate or disruptive to the Platform or to any other user of the Platform and/or Materials. We may report to law enforcement authorities any actions that may be illegal, and any reports it receives of such conduct. When legally required or at our discretion, we will cooperate with law enforcement agencies in any investigation of alleged illegal activity on the Platform.

## **7. RELIANCE ON INFORMATION POSTED**

The information presented on or through the Platform is made available solely for general information purposes. Unless obligated by law, we do not warrant the accuracy, completeness, or usefulness of this general information. Any reliance you place on such general information is strictly at your own risk. We disclaim all liability and responsibility arising from any reliance placed on such materials by you or any other visitor to the Platform or by anyone who may be informed of any of its contents, unless we are otherwise liable under applicable law.

The Platform may include content provided by third parties, including materials provided by other users, bloggers, and third-party licensors, syndicators, aggregators, and/or reporting services. All statements and/or opinions expressed in these materials, and all articles and responses to questions and other content, other than the content provided by us, are solely the opinions and the responsibility of the person or entity providing those materials. These materials do not necessarily reflect the opinion of Crescent. We are not responsible, or liable to

you or any third party, for the content or accuracy of any materials provided by any third parties.

## **8. THIRD-PARTY LINKS**

The Platform may link to other websites that are not sites controlled or operated by us (collectively, "Third-Party Sites"). Certain areas of the Platform may allow you to interact and/or conduct transactions with such Third-Party Sites, and, if applicable, allow you to configure your privacy settings in your Third-Party Site account to permit your activities on the Platform to be shared with your contacts in your Third-Party Site account and, in certain situations, you may be transferred to a Third-Party Site through a link but it may appear that you are still on the Platform. In any case, you acknowledge and agree that the Third-Party Sites may have different privacy policies and terms and conditions and/or user guides and business practices than Crescent, and you further acknowledge and agree that your use of such Third-Party Sites is governed by the respective Third-Party Site privacy policy and terms and conditions and/or user guides. We provide links to the Third-Party Sites to you as a convenience, and we do not verify, make any representations or take responsibility for such Third-Party Sites, including, without limitation, the truthfulness, accuracy, quality or completeness of the content, services, links displayed and/or any other activities conducted on or through such Third-Party Sites. YOU AGREE THAT WE WILL NOT, UNDER ANY CIRCUMSTANCES, BE RESPONSIBLE OR LIABLE, DIRECTLY OR INDIRECTLY, FOR ANY GOODS, SERVICES, INFORMATION, RESOURCES AND/OR CONTENT AVAILABLE ON OR THROUGH ANY THIRD-PARTY SITES AND/OR THIRD-PARTY DEALINGS OR COMMUNICATIONS, OR FOR ANY HARM RELATED THERETO, OR FOR ANY DAMAGES OR LOSS CAUSED OR ALLEGED TO BE CAUSED BY OR IN CONNECTION WITH YOUR USE OR RELIANCE ON THE CONTENT OR BUSINESS PRACTICES OF ANY THIRD-PARTY. Any reference on the Platform to any product, service, publication, institution, organization of any third-party entity or individual does not constitute or imply our endorsement or recommendation.

## **9. FEDERAL AND STATE LAWS**

The Platform are operated from the United States and are intended for U.S. residents only. The Platform are not approved for distribution outside of the U.S. and non-U.S. residents should not rely or act upon the information contained within. When using the Platform or when using any content provided by us, you must obey all applicable U.S. federal, state and local laws.

## **10. MINIMUM AGE**

We do not allow persons under the age of eighteen (18) to use the Platform. By using the Platform, you represent and warrant that you are eighteen (18) years of age or over.

## **11. DISCLAIMER OF WARRANTIES**

Your use of the Platform are at your own risk. The Materials have not been verified or authenticated in whole or in part by us, and they may include inaccuracies or typographical or other errors. We do not warrant the accuracy or timeliness of the Materials contained on the Platform. We have no liability for any errors or omissions in the Materials, whether provided by us, our licensors or suppliers or other users.

TO THE FULLEST EXTENT PROVIDED BY LAW AND EXCEPT AS OTHERWISE PROVIDED HEREIN OR ON THE PLATFORM, THE INFORMATION AND SERVICES OFFERED ON OR THROUGH THE PLATFORM AND ANY REFERENCED THIRD-PARTY SITE ARE PROVIDED "AS IS" AND WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED. ANY THIRD-PARTY GOODS OR SERVICES PROVIDED ARE SUPPLIED AS A CONVENIENCE TO YOU AND

DO NOT CONSTITUTE SPONSORSHIP, AFFILIATION, PARTNERSHIP, OR ENDORSEMENT. TO THE FULLEST EXTENT ALLOWED BY LAW, WE DISCLAIM ALL EXPRESS AND IMPLIED WARRANTIES, INCLUDING BUT NOT LIMITED TO THE IMPLIED WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT.

TO THE FULLEST EXTENT ALLOWED BY LAW, WE DO NOT WARRANT OR MAKE ANY REPRESENTATIONS REGARDING THE USE OR THE RESULTS OF THE USE OF THE PLATFORM, CONTENT, OR OTHER POSTED MATERIALS ON THE PLATFORM IN TERMS OF ITS CORRECTNESS, ACCURACY, TIMELINESS, RELIABILITY OR OTHERWISE.

BY PROVIDING THE SERVICES ON THE PLATFORM, WE DO NOT IN ANY WAY PROMISE THAT THE SERVICES WILL REMAIN AVAILABLE TO YOU. WE ARE ENTITLED TO TERMINATE ALL OR PART OF ANY OF THE PLATFORM AT ANY TIME, IN OUR SOLE DISCRETION WITHOUT NOTICE TO YOU.

## **12. LIMITATION OF LIABILITY**

WE CANNOT GUARANTEE THE PLATFORM WILL BE AVAILABLE 100% OF THE TIME BECAUSE PUBLIC NETWORKS, SUCH AS THE INTERNET, OCCASIONALLY EXPERIENCE DISRUPTIONS. ALTHOUGH WE STRIVE TO PROVIDE THE MOST RELIABLE PLATFORM REASONABLY POSSIBLE, INTERRUPTIONS AND DELAYS IN ACCESSING THE PLATFORM ARE UNAVOIDABLE AND WE DISCLAIM ANY LIABILITY FOR DAMAGES RESULTING FROM SUCH PROBLEMS.

NOTWITHSTANDING THE FOREGOING, THE LIABILITY OF CRESCENT AND ITS AFFILIATES, EMPLOYEES, AGENTS, REPRESENTATIVES AND THIRD-PARTY SERVICE PROVIDERS WITH RESPECT TO ANY AND ALL CLAIMS ARISING OUT OF YOUR USE OF THE PLATFORM, THE MATERIALS, THE CONTENT OR SERVICES OBTAINED THROUGH THE PLATFORM, WHETHER BASED ON WARRANTY, CONTRACT, NEGLIGENCE, STRICT LIABILITY OR OTHERWISE, SHALL NOT EXCEED, IN THE AGGREGATE, FIFTY DOLLARS (\$50).

IN NO EVENT WILL WE BE LIABLE TO YOU OR ANY PARTY FOR ANY DIRECT, INDIRECT, SPECIAL OR OTHER CONSEQUENTIAL DAMAGES FOR ANY USE OF THE PLATFORM, OR ON ANY OTHER HYPERLINKED WEBSITE, INCLUDING, WITHOUT LIMITATION, ANY LOST PROFITS, BUSINESS INTERRUPTION, LOSS OF PROGRAMS OR OTHER DATA OR OTHERWISE, EVEN IF WE ARE EXPRESSLY ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

## **13. INDEMNIFICATION**

You agree to indemnify, defend and hold harmless us and our affiliates, employees, agents, representatives and third-party service providers, for any and all claims, demands, actions, liability, fines, penalties and expenses that may arise from any of your acts through the use of the Platform. Such acts may include but are not limited to: providing content to or communicating with us or our Affiliates, unauthorized use of material obtained through the Platform, engaging in a prohibited activity, or any other action that breaches these Terms.

## **14. COPYRIGHT COMPLAINTS**

We respect the intellectual property of others. If you believe that your work has been copied in a way that constitutes copyright infringement, please provide our copyright agent with the following information.

- An electronic or physical signature of the person authorized to act on behalf of the owner of the copyright interest;

- Description of the copyrighted work that you claim has been infringed;
- The location on the Platform of the material that you claim is infringing;
- Your address, telephone number and e-mail address;
- A statement that your claim of infringement is based on a good faith belief; and
- A statement made under penalty of perjury that the information you have provided is accurate and that you are the copyright owner or authorized to act on the copyright owner's behalf.

Our agent for notice of claims of copyright infringement on the Platform can be reached as follows:

Crescent Financial Inc.  
Attn: Crescent DMCA Agent  
220 S 17th Street, Suite 200  
Lincoln, NE 68508  
support@crescent.app

#### **15. INJUNCTIVE RELIEF**

You acknowledge that we may be irreparably damaged if these Terms are not specifically enforced, and damages at law would be an inadequate remedy. Therefore, in the event of a breach or threatened breach of any provision of these Terms by you, we shall be entitled, in addition to all rights and remedies, to an injunction restraining such breach or threatened breach, without being required to show any actual damage or to post an injunction bond, and/or to a decree for specific performance of the provisions of these Terms. For purposes of this section, you agree that any action or proceeding with regard to such injunction restraining such breach or threatened breach shall be brought in the state or Federal courts located in the state of Nebraska. You consent to the jurisdiction of such court and waive any objection to the laying of venue of any such action or proceeding in such court. You agree that service of any court paper may be effected on such party by mail or in such other manner as may be provided under applicable laws, rules of procedure or local rules.

#### **16. MANDATORY ARBITRATION AND CLASS ACTION AND JURY TRIAL WAIVER.**

Most concerns can be resolved quickly and to your satisfaction by contacting us as set forth in the "Questions" section below.

In the event that we are not able to resolve a dispute, and with the exception of the claims for injunctive relief by us as described above and to the extent allowed by law, you hereby agree that either you or we may require any dispute, claim, or cause of action ("Claim") between you and us or any third parties arising out of use of the Platform, the Services, and any other actions with us (whether based in contract, tort, statute, fraud, misrepresentation, or any other legal theory) to be arbitrated on an individual (non-class) basis. However, both parties retain the right to seek relief in a small claims court (or a state court equivalent) for a Claim within the scope of its jurisdiction so long as the small claims action does not seek to certify a class, combine the claims of multiple persons, recover damages in excess of the limit for a small claim under applicable state law or is not transferred, removed, or appealed from small claims court to any different court. Additionally, if you are a California resident, you retain the right to obtain public injunctive relief from any court with proper jurisdiction.

**THERE IS NO JUDGE OR JURY IN ARBITRATION, AND COURT REVIEW OF AN ARBITRATION AWARD IS VERY LIMITED. ADDITIONALLY, ANY ARBITRATION OF A CLAIM WILL BE ON AN INDIVIDUAL BASIS, AND, THEREFORE, YOU UNDERSTAND AND AGREE THAT YOU ARE**

**WAIVING THE RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER IN A CLASS ACTION LAWSUIT. AS PART OF THIS WAIVER, YOU AGREE THAT YOU WAIVE THE RIGHT TO ACT AS A PRIVATE ATTORNEY GENERAL IN AN ARBITRATION; THAT EXCEPT AS OTHERWISE PROVIDED IN THIS ARBITRATION AGREEMENT, CLAIMS BROUGHT BY OR AGAINST YOU MAY NOT BE JOINED OR CONSOLIDATED WITH CLAIMS BROUGHT BY OR AGAINST ANY OTHER PERSON; AND THE ARBITRATOR SHALL HAVE NO AUTHORITY TO CONDUCT A CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL ARBITRATION OR MULTIPLE-PARTY ARBITRATION.**

You and we agree that your use of the Services involves interstate commerce, and that this arbitration agreement shall be interpreted and enforced in accordance with the Federal Arbitration Act (FAA) set forth in Title 9 of the U.S. Code to the fullest extent possible, notwithstanding any state law to the contrary, regardless of the origin or nature of the Claims at issue. The arbitrator must follow, to the extent applicable: (1) the substantive law of the state in which we entered into the transaction giving rise to this arbitration agreement; (2) the applicable statutes of limitations; and (3) claims of privilege recognized at law. The arbitrator will not be bound by federal, state or local rules of procedure and evidence or by state or local laws concerning arbitration proceedings.

If either you or we elect to arbitrate a Claim, the dispute shall be resolved by binding arbitration administered under the applicable rules of the American Arbitration Association (“AAA”). Either you or we may elect to resolve a particular Claim through arbitration, even if the other party has already initiated litigation in court related to the Claim, by: (a) making written demand for arbitration upon the other party, (b) initiating arbitration against the other party, or (c) filing a motion to compel arbitration in court.

If this is a consumer-purpose transaction, the applicable rules will be the AAA’s Consumer Arbitration Rules. The applicable AAA rules and other information about arbitrating a claim under AAA, including how to submit a dispute to arbitration, may be obtained by visiting its website at <https://www.adr.org/> or by calling 1-800-778-7879. If AAA will not serve as the administrator of the arbitration, and you and we cannot then agree upon a substitute arbitrator, you and we shall request that a court with proper jurisdiction appoint an arbitrator. However, we will abide by the applicable AAA rules regardless of the forum. Arbitration shall be conducted in the county and state where you accepted these Terms, you reside, or another reasonably convenient place to you as determined by the arbitrator, unless applicable laws require another location. Judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof. Except as provided in applicable statutes, the arbitrator’s award is not subject to review by the court and it cannot be appealed. The parties will have the option to request and receive a statement of reasons for the arbitration award.

If you elect to file the arbitration, and this is a consumer-purpose transaction, you will pay the filing fee to the extent required by AAA’s Consumer Arbitration Rules but not to exceed the cost of filing a lawsuit. Any amount above what it would cost you to file a lawsuit, we will pay. All other arbitration fees and expenses shall be allocated to us according to AAA rules. Except for the arbitration fees and expenses, each party shall pay its own costs and fees incurred (including attorneys’ fees), unless the arbitrator allocates them differently in accordance with applicable law. This paragraph applies only if this is a consumer-purpose transaction.

If any part of this arbitration provision is invalid, all other parts of it remain valid. However, if the class action limitation is invalid, then this arbitration provision is invalid in its entirety, provided that the remaining Terms shall remain in full force and effect. This arbitration provision will survive the termination of your use of the Platform, the Services, and any other actions with us.



**You may reject this arbitration provision within thirty (30) days of accepting the Terms by emailing us at [support@crescent.app](mailto:support@crescent.app) and including in the subject line “Rejection of Arbitration Provision.”**

## **17. MISCELLANEOUS PROVISIONS**

**17.1 Severability.** If any term or provision in these Terms is found to be void, against public policy, or unenforceable by a court of competent jurisdiction and such finding or order becomes final with all appeals exhausted, then the offending provision shall be deemed modified to the extent necessary to make it valid and enforceable. If the offending provision cannot be so modified, then the same shall be deemed stricken from these Terms in its entirety and the remainder of these Terms shall survive with the said offending provision eliminated.

**17.2 Governing Law and Venue.** These Terms shall be governed by and construed in accordance with the laws of the State of Nebraska, excluding its conflicts of law rules, and the United States of America. Without waiving the foregoing arbitration clause, you agree that any dispute arising from or relating to the subject matter of these Terms (including but not limited to if you opt out of the mandatory arbitration provision) shall be governed by the exclusive jurisdiction and venue of the state and Federal courts of Lincoln, Nebraska, except where the jurisdiction and venue are mandated by applicable Assignment. We may freely assign our obligations and rights under these Terms, including all Personal Information in our possession which we have collected during your use of the Platform.

**17.3 Headings.** Section headings are for convenience of reference only and shall not affect the interpretation of these Terms.

**17.4 Typographical Errors.** Information on the Platform may contain technical inaccuracies or typographical errors. We attempt to make the Platform’s postings as accurate as possible, but we do not warrant the content of the Platform as accurate, complete, reliable, current, or error-free.

## **18. QUESTIONS**

The Platform is offered by Crescent. If you have any questions about these Terms, please contact us by email at [support@crescent.app](mailto:support@crescent.app).

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