

# Terms and Conditions

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The following Terms and Conditions govern the use of the website of cPort Credit Union (“the Credit Union”). For purposes of these Terms and Conditions, “website” refers to the Credit Union’s website at [www.cportcu.org](http://www.cportcu.org). The terms “we,” “us,” and “our” refer to the Credit Union. “You” refers to you, as a user of website.

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The Credit Union maintains this site in Portland, Maine, in the United States, and you agree that these terms of use and any legal action or proceeding relating to this site shall be governed by the laws of Maine without regard to any choice of law rules. If you attempt to bring any legal proceedings against the Credit Union you specifically acknowledge that the Credit

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You are responsible for complying with the laws of the jurisdiction from which you are accessing this site and you agree that you will not access or use the information on this site in violation of such laws. Unless expressly stated otherwise herein, any information submitted by you through this site shall be deemed non-confidential and non-proprietary. You represent that you have the lawful right to submit such information and agree that you will not submit any information unless you are legally entitled to do so.

The Credit Union does not accept unauthorized idea submissions outside of established business relationships. To protect the interests of our current members and ourselves, we must treat the issue of such submissions with great care. Importantly, without a clear business relationship, the Credit Union cannot and does not treat any such submissions in confidence. Accordingly, please do not communicate unauthorized idea submissions to the Credit Union through this site. Any ideas disclosed to the Credit Union outside a pre-existing and documented confidential business relationship are not confidential and the Credit Union may, therefore, develop, use and freely disclose or publish similar ideas without compensating you or accounting to you. By submitting any ideas or other submissions to the Credit Union through this website, you agree to be bound by the terms of these Terms and Conditions.