

Terms of Use Policy

As of December 2010

Before using this Web Site please read these terms and conditions carefully.

We require that all visitors to our site adhere to the following terms and conditions. If you do not agree to the terms and conditions below, you should not access this site, or any pages therein.

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Any and all information, materials, product offerings, services, terms and conditions are subject to change without notice.

Not all products and services advertised on this website are available in all geographic areas. We reserve the right to determine your eligibility for any product or service.

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Ipava State Bank maintains this website to provide you with information about our products and services. We may also provide links to our related companies, various merchants, and other financial service providers that may be of interest to you. The links to other merchants and financial service providers in this site are provided for your convenience and may assist you in locating other useful information on the Internet. These external, third party sites are not under the control of Ipava State Bank. When you click on links to third party sites, you will leave our website and will be redirected to another site. Linking to other third party sites is at your own risk. The content on linked sites may change without notice.

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Also, be aware the security and privacy policies on linked sites may be different from our policies, so please read third party security and privacy policies closely. If you have any questions or concerns about the products and services offered on linked third party sites, please contact the third party directly.

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We may provide links to Investment or Securities companies, which offer products such as stocks, bonds, mutual funds, and annuities. These investment companies are not affiliated with this institution. Furthermore, investment products offered through this website:

- Are NOT Ipava State Bank deposits.
- Are NOT insured by any governmental agency such as the FDIC.
- Are NOT obligations of or guaranteed by Ipava State Bank.
- Involve investment risks, including the possible loss of some or the entire principal amount invested.

Insurance Products

We may also provide links to purchase insurance products. This financial institution, its affiliated companies, and/or other unaffiliated third parties may offer these products. Please note that insurance and annuity products available through this site:

- Are NOT deposits, obligations of, or guaranteed by the Ipava State Bank or any of its affiliates.
- Are NOT insured by the Ipava State Bank, the FDIC, or any other agency of the United States.
- Certain insurance products, such as annuities, may have investment risk, including the possible loss of value.
- The purchase of an insurance product is not a condition to any loan, product or service offered by the Ipava State Bank, its affiliates, or non affiliated third party.

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