

LOC Investment Advisers

1. Online Agreement

When you elect to use or access, or permit any other person(s) or entity to use or access the LOC Investment Advisers Online Client Access, you agree to the terms and conditions of this Agreement. We may amend or change this Agreement from time to time, in our sole discretion, by sending you written notice by electronic mail or by regular mail or by posting the updated terms on the sites within our web site. Please access and review this agreement, and if at any time you find it unacceptable, please discontinue your use of the online access. Use of our site after we have made changes available will be considered your agreement to the change.

The Client Login section of our web site will be granted to you for your personal or internal business purposes only, a non-exclusive, non-transferable limited and revocable right to access and use the Online Service. You may not, and will not allow or cause any third party to: (a) remove any proprietary or intellectual property rights notices or labels on the Online Service; or (b) otherwise exercise any other right to the Online Service not expressly granted in this Agreement. We, or our licensors, own all right, title and interest in and to the Online Service. No license or other right in or to the Online Service is granted to you except for the rights specifically set forth in this Agreement.

2. Computer Equipment - Browser Access and Internet Service

You are responsible for obtaining, installing, maintaining and operating all software, hardware or other equipment (collectively, "Systems") necessary for you to access and use the Online Service. This responsibility includes, without limitation, utilizing up to date web-browsers and access devices and the best commercially available encryption, antivirus, antispyware, and Internet security software. You are additionally responsible for obtaining Internet services via the Internet service provider of your choice and responsible for any and all fees imposed by such Internet service provider and any associated communications service provider charges. You acknowledge that there is certain security, corruption, transmission error, and access availability risks associated with using open networks such as the Internet and you hereby expressly assume such risks, including, but not limited to those disclosed here. You acknowledge that you are responsible for the data security of the Systems used to access the Online Service, and for the transmission and receipt of information using such Systems. You acknowledge that you have requested the Online Service for your convenience, have made your own independent assessment of the adequacy of the Internet and Systems and that you are satisfied with that assessment. Although we may provide a link to a third party site where you may download software, we make no endorsement of any specific software, hardware or Internet Service Provider and your use of any such software, hardware or service may also be subject to the license or other agreements of that provider, in addition to the terms and conditions of this Agreement.

3. Passwords

We may at our option change the parameters for the password used to access the Online Service ("Password") without prior notice to you, and if we do so, you will be required to change your password the next time you access the Online Service. To prevent unauthorized access to your accounts and to prevent unauthorized use of the Online Service, you agree to protect and keep confidential your account number(s), User ID, Password, or other means of accessing your accounts via the Online Service. If you disclose your, account numbers, User ID or Passwords, to any person(s) or entity, you assume all risks and losses associated with such disclosure. If you believe someone may attempt to use or has used the Online Service without your permission, or that any other unauthorized use or security breach has occurred, you agree to immediately notify us at 1-800-345-5350 or 304-757-8131.

4. Notices

You agree that by using the Online Service, all notices or communications which we may be required to give you arising from our obligations under this Agreement or from the LOC Investment Advisory Agreement will be made available on the Online Service and may also be sent to you electronically to any e-mail address we have for you, or at our option, another electronic mail address you provide to us or in any other manner permitted by law.

5. New Features

We may, from time to time, introduce new features to the Online Service or modify or delete existing features in our sole discretion. By using any new or modified features when they become available, you agree to be bound by the rules concerning these features

6. Online Service Fees

General access to the Online Service is currently provided to you at no additional cost. You are responsible for your own Internet provider service and equipment.

7. Limitation of Liability; No Warranties

Except as specifically set forth herein or where the law requires a different standard, we shall not be responsible for any loss, damage or injury or for any direct, indirect, special, incidental, exemplary, or consequential damages related to the system, equipment, browser and/or the installation or maintenance thereof, access to or use of the online service, your granting user id sharing or remote control access to your computer systems for technology support, failure of electronic or mechanical equipment, the internet, the system, or communication lines, telephone or other interconnect problems, bugs, errors, configuration problems or incompatibility of computer hardware, software, the internet, or the system, failure or unavailability of internet access, problems with internet service providers, problems or communications networks or facilities, problems with data transmission facilities or any other problems you experience due to causes beyond our control. except as otherwise expressly provided in any applicable agreement, you understand and agree that your use of the online service is at your sole discretion and that the online service and all information, software and other content (including third party information, products and content available now or in the future) included in or accessible from the sites, are provided on an "as is" "where-is" and "where available" basis, and are subject to change at any time without notice to you. No license to you is implied in these disclaimers.

8. Termination; Availability

We may terminate or suspend this Agreement, or terminate, suspend or limit your access privileges to the Online Service, in whole or part, at any time for any reason without prior notice, including but not limited to, your failure to access the Online Service for a period of one year or greater. Upon termination, we shall immediately begin sending communications through the mail.