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You shall be responsible for obtaining and maintaining all telephone, computer hardware, software, and other equipment needed to access and use the MBL Bank Site/Services. Access to this Website may from time to time be unavailable, delayed, limited or slowed due to, among other things:

- hardware failure, including among other things, failures of computers (including your own computer), servers, networks, telecommunication lines and connections, and other electronic and mechanical equipment;
  - software failure, including among other things, bugs, errors, viruses, configuration problems, incompatibility of systems, utilities or applications, the operation of firewalls or screening programs, unreadable codes, or irregularities within particular documents or other content;
  - overload of system capacities;
  - damage caused by severe weather, earthquakes, wars, insurrection, riots, terrorism, civil commotion, act of God, accident, fire, water damage, explosion, mechanical breakdown or natural disasters;
  - interruption (whether partial or total) of power supplies or other utility of service;
  - strike or other stoppage (whether partial or total) of labor;
  - governmental or regulatory restrictions, exchange rulings, court or tribunal orders or other human intervention;
- or
- any other cause (whether similar or dissimilar to any of the foregoing) whatsoever beyond our control.

**Indemnification:**

You agree to indemnify, defend and hold harmless the Bank, its officers, directors, employees, agents and third parties, for any losses, costs, liabilities, and expenses (including reasonable attorneys' fees) relating to or arising out of your use of or inability to use the MBL Bank Site/Services, any user postings made by you, your violation of any terms of this Agreement or your violation of any rights of a third party, or your violation of any applicable laws, rules, or regulations.

**Governing Law:**

This Terms of Use is governed by all applicable Federal laws and of the State of Louisiana.

**Updates to these Terms of Use:**

MBL Bank has the right to update the terms, conditions, and notices under which the MBL Bank Site/Services are offered. You are responsible for periodically reviewing these terms and conditions and additional terms. Your ongoing use of the MBL Bank Site/Services establishes your consent to all such terms, conditions, and notices.

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