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### **5. Privacy**

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The Site utilizes Google Analytics to collect and store data about your use of the Site. Information on how Google Analytics collects this data can be found at <http://www.google.com/policies/privacy/partners/>. Google Analytics does not collect or store your personal information.

## **6. Links to Third Party Sites**

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Your use of the Site is void where prohibited by laws in jurisdictions to which you are otherwise subject, and you agree that you shall not visit or use the Site in any such circumstances. You agree and acknowledge that your use of the Site, and all transactions occurring in connection with the Site, shall be deemed to have occurred and taken place solely in the State of New Jersey, United States of America.

## **8. Statute of Limitations**

You agree that regardless of any statute or law to the contrary, any claim or cause of action arising out of or related to use of the Site or the Terms must be filed within one (1) year after such claim or cause of action arose or will be forever barred.

## **9. Miscellaneous**

If you discover a link on the Site that is not active or other information that you believe is out-of-date, we invite you to submit this information to us at [VNB@valleynationalbank.com](mailto:VNB@valleynationalbank.com).

If Valley, in its sole discretion, determines that a violation of the Terms has occurred, Valley may pursue any of its legal remedies. However, the failure of Valley to exercise or enforce any right or provision of the Terms shall not constitute a waiver of such right or provision.

In the event that any provision of the Terms is determined to be unenforceable or invalid, such provision shall nonetheless be enforced to the fullest extent permitted by applicable law, and such determination shall not affect the validity and enforceability of any other remaining provisions.

The section titles in the Terms are for convenience only and have no legal or contractual effect.

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