TERMS OF USE

Effective Date: October 07, 2025

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Notification of Consumer Rights Complaint or Pricing Inquiry:

CIM Securities, LLC

P.O. Box 810, Willow, AK. 99688

Contact: bemerson@cimsecurities.com

Telephone:732-966-9244

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- 13. Arbitration. Except for actions to protect intellectual property rights and to enforce an arbitrator's decision hereunder, all disputes, controversies, or claims arising out of or relating to this Agreement or a breach thereof shall be submitted to and finally resolved by arbitration under the rules of the American Arbitration Association ("AAA") then in effect. There shall be one arbitrator, and such arbitrator shall be chosen by mutual agreement of the parties in accordance with AAA rules. The arbitration shall take place in Anchorage, Alaska, USA, and may be conducted by telephone or online. The arbitrator shall apply the laws of the State of Alaska, USA to all issues in dispute. The controversy or claim shall be arbitrated on an individual basis, and shall not be consolidated in any arbitration with any claim or controversy of any other party. The findings of the arbitrator shall be final and binding on the parties, and may be entered in any court of competent jurisdiction for enforcement. Enforcements of any award or judgment shall be governed by the United Nations Convention on the Recognition and Enforcement of Foreign Arbitral Awards. Should either party file an action contrary to this provision, the other party may recover attorney's fees and costs up to \$1000.00.
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Material Modifications Since November 15, 2019: Updated address location, December 13, 2024 and October 07, 2025