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We reserve the right to assume, at our sole expense, the exclusive defense and control of any such claim or action and all negotiations for settlement, or compromise, and you agree to fully cooperate with us in the defense of any such claim, action, settlement or compromise negotiations, as we may request.

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c. FSA may assign its rights and obligations pursuant to these Terms without prior notice to or consent from you. You, however, may not assign your rights or obligations pursuant to the terms and conditions of this agreement.

d. The headings contained in these Terms are for convenience and reference only, and shall not limit or otherwise affect in any way the meaning or interpretation of these Terms.

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f. If we modify these Terms, any such modifications will take effect proactively, upon your subsequent access to the Website. Please feel free to print out a copy of these Terms for your records.

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Except as expressly provided in a particular "legal notice" on the Site, these Terms and the FSA Privacy Policy and separate user agreement, if any, constitute the entire agreement between you and FSA with respect to the use of the Site and Content.

Effective Date

The effective date of this Terms of Use document is May 13, 2009.

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