TERMS OF USE AND PRIVACY POLICY

Thank you for visiting the official website of SBFE.

By using this website or accessing, browsing, reading or downloading information from this website, you agree to be bound by these terms of use in addition to any and all applicable laws and regulations. If you do not agree to these terms of use, please exit this website now.

These terms of use are subject to change by SBFE at any time without notice. Please check this website periodically for changes to the terms of use. Any changes to the terms of use supersede and replace all previously posted terms of use.

PRIVACY POLICY

It is SBFE's policy to respect and protect the privacy of our visitors. This policy statement tells you how we collect information from you solely as a result of your use of this website and how that information is used and kept. Using the Internet should be a safe and enjoyable experience, and we take every precaution to make it so.

Users can visit our website without revealing any personal information. If one chooses to provide personal information while on our website for the purposes of correspondence or processing a request, it is our intent to let you know how we will use such information.

If users tell us that they do not wish to have this information used as a basis for further contact, we will respect those wishes.

SBFE recognizes the importance of protecting any information we may collect from visitors to our website. Our policy is to keep this collected information for internal purposes only, and we maintain fitting security measures to keep this information private and secure. This information is not disclosed to third parties for commercial purposes, as the SBFE is committed to protecting our visitors' privacy.

RESTRICTIONS ON USE OF MATERIALS

This website is operated by SBFE. No material from this website may be copied, reproduced, republished, uploaded, posted, transmitted or distributed in any way except in accordance with this Policy. All materials contained on this website are subject to copyright protection by SBFE or are licensed or otherwise published by SBFE with the permission of the owner of the material. All rights in such materials published with permission of the material's owner are reserved to the respective owners.

SBFE IS NOT RESPONSIBLE FOR, AND EXPRESSLY DISCLAIM, ALL LIABILITY FOR, DAMAGES OF ANY KIND ARISING OUT OF USE, REFERENCE TO, OR RELIANCE ON ANY INFORMATION CONTAINED WITHIN THE SITE. All content located at or available from the SBFE website is provided "as is," and SBFE makes no representations or warranties, express or implied, including but not limited to warranties of merchantability, fitness for a particular purpose, title or non-infringement of proprietary rights. Without limiting the foregoing, SBFE makes no representation or warranty that content located on the SBFE website is free from error or suitable for any purpose; nor that the use of such content will not infringe any third-party copyrights, trademarks or other intellectual property rights.

LINKS TO THIRD PARTY WEBSITES

Although the SBFE website may include links providing direct access to other Internet resources, including websites, SBFE is not responsible for the accuracy or content of information contained in these sites. Links from SBFE to third-party sites do not constitute an endorsement by SBFE of the third parties or their products and services.

These terms of use will be construed, interpreted and applied according to the laws of the State of New York and of the United States.