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Hub Terms of Access

Thank you for your participation in ACA International's members-only community forum. The Hub allows members to pose questions, solicit and offer advice, benefit from the experience of peers, and contribute to ongoing conversation about issues of concern to the member community. The Hub is a monitored, but unmoderated forum. To ensure the best possible experience for all members, some basic quidelines for participation are set forth below; please participate responsibly,

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By accessing the Hub located at http://community.acainternational.org, you acknowledge your review of these Hub Terms of Access and ACA's Terms of Use (located at www.acainternational.org and incorporated by reference), and agree to be bound by them. If you do not agree to these terms, you should not join or participate on the Hub.

Hub Community Purpose

Home

Hub Community Members agree to not forward or distribute in whole or in part any messages, materials, or other information ("Content") maintained on the Hub to nonsubscribers. including ACA nonmembers. "Content" does not include information otherwise readily available to the general public. Community Members may not allow others to use his or her Hub account access or subscription(s). The Content maintained on the Hub is intended for the exclusive use of ACA members in protecting and advancing their individual and collective credit and collection industry interests, consistent with ACA's Mission and Values. Community Members commit to uphold and protect this purpose and understand that a failure to do so may constitute a violation of the ACA Code of Conduct. Community Members will not use Content derived from the Hub to the prejudice of fellow ACA members. Community Members may not furnish or aid in furnishing Content to any individual or entity representing other industry or legal interests contrary to this purpose or ACA's Mission and Values.

Hub Community Etiquette

- 1. The discussions and comments are meant to stimulate conversation. Challenge others' viewpoints respectfully
- 2. Post Content only to the most appropriate lists or libraries
- State concisely and clearly the Content topic in the subject line; this allows others to respond appropriately to your posting and makes it easier to search Hub archives by subject.
- Include a signature tag on all messages indicating your name, affiliation and location.

