



## Customer Agreement

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This is a legal document that specifies our obligations to you and your obligations to us. When we use “you” and “your” in this agreement, we are referring to the NorthStar customer. “We,” “us,” “our” and “NorthStar” refer to NorthStar Strategic Research LLC. By clicking on the “Yes, I agree...” button on an online version of this agreement or by signing your name to a printed version of this agreement you agree to its terms, as amended by us from time to time. By using our services, you agree to any online agreements that we post on our web site, including any changes we make to these agreements. You agree that these agreements are the legal equivalent of signed, written contracts, and are equally binding.

By using our services, including our web site, you are agreeing to be bound by our disclaimers, our terms of use and the stipulations of the customer agreement. If you do not agree with any portion of these disclaimers, terms of use or stipulations, you must immediately discontinue use of our services.

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## **No Endorsement**

References to any third party information, product, process or services are not an expressed or implied endorsement by us. Our staff, members of the staff's families, and/or entities with which they are affiliated, may from time to time, invest privately using the brokerage services of FOLIO*fn*, Inc. but NorthStar has no financial relationship with FOLIO*fn*, Inc.

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## **Refund Policy**

Our services come with an unconditional 30-day money back guarantee. If you are not satisfied for any reason in the first 30 days, contact us via e-mail and we will issue a full refund. Our 30-day money back guarantee is only applicable to customers subscribing for the first time. Once the 30-day money back guarantee period is over, no full refund or partial refund will be awarded. Subscribers who have taken advantage of our 30-day free trial subscription are ineligible for this 30-day money back guarantee.

## **Referral Program**

Quarterly and yearly subscribers will receive one free month of service for each new subscriber that they refer to us. You can refer as many people as you like, and will keep receiving a free month of service for each new referral that maintains a paid subscription for more than 30 days.

## **Electronic Communications**

You must give us an accurate and current e-mail address. You understand that we will communicate with you at our own discretion, and that we have no obligation to do otherwise. If we communicate with you, we make no representations and we strictly disclaim any responsibility that you will actually receive the communication.

**Jurisdiction and Choice of Law**

The courts in Washtenaw County, Michigan, will have exclusive jurisdiction in all disputes relating to the use of our services and web site. These terms and conditions will be governed and construed in accordance with Michigan law.

**I certify that I have read, I understand, and I agree to all the terms and conditions set forth in the Customer Agreement.**

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Customer Full Name (First, Middle Initial, Last)

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Customer Signature

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Date

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E-mail Address

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Street Address

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City

State

Zip Code

Please return signed and completed document to: NorthStar Strategic Research LLC  
P.O. Box 4546  
Ann Arbor, MI 48106