INTERNET ACCOUNT ACCESS AGREEMENT

Producers Rice Mill, Inc. ("Producers") and its affiliated companies (herein referred to as "Producers") operate a website whereupon Producers' patrons shall have read-only access to information about said patrons' accounts with Producers. Said access is provided by a patron logging onto the Producers Internet site (the "Site") through an Internet service provider unrelated to Producers. The Site is maintained by an independent hosting facility ("IHF") and Producers periodically supplies information to the IHF to post onto the Site. BY SIGNING THIS AGREEMENT, THE UNDERSIGNED PATRON OF PRODUCERS (the "Patron") AGREES TO BE BOUND BY THE TERMS OF THIS AGREEMENT.

- 1. Patron hereby requests that Producers send Patron all necessary access information, including passwords, for Patron to obtain access to the Site and Patron's account information and Patron understands and agrees that Producers may discontinue the operation, maintenance or provision of the Site, any pages thereof and any related content, features, products or services, or the terms thereof, at any time without notice or liability to the Patron or any third party.
- 2. Patron acknowledges that while information on the Site is protected by security processes and procedures, such as Patron's identifying information and password, no security system is foolproof. Patron releases Producers, its agents and employees from all liability resulting from an unauthorized disclosure of information through the Site.
- 3. Patron further acknowledges that use of the Internet could result in other damage or loss to Patron or Patron's computer equipment as a result of others gaining access to Patron, information about Patron or Patron's computer equipment or through importation into computer equipment so-called computer "viruses," "worms," "trojan horses," "cookies," "cupcakes" or other programs or routines. Patron hereby releases Producers, its agents and employees from any and all loss or damage to Patron or Patron's property as a result of acts of third-parties in connection with the Internet or from downloading or accessing files through the Internet.
- 4. Patron acknowledges and agrees that technical difficulties and human errors may impede access to the Site at certain times and that information on the Site about Patron and Patron's accounts may be subject to error. Patron understands that the official records on Patron and Patron's accounts will at all times be maintained by Producers in its official books and records at its corporate offices in Stuttgart, Arkansas, and that in the event of any discrepancy between the information on the Site and information in the official records of Producers, the information in the official records of Producers shall prevail. Patron agrees that, if Patron requires exact official information for any purpose, Patron shall contact the corporate offices of Producers in Stuttgart, Arkansas. Patron waives any and all claims Patron may have now or in the future as to discrepancies between information on the Site and official information in Producers' books and records.

- 5. Patron acknowledges that use of hyperlinks from the Site to other Internet resources is at Patron's sole risk. Patron releases Producers, its agents and employees from any responsibility or liability of any kind relating to the content, accuracy, opinions expressed or other information provided through such resources.
- 6. Patron requests access for the following accounts, which Patron represents and warrants are accounts for which Patron is the owner and responsible individual:

Member Number	Member Name
a	
b	
c	
d	
e	
f	

- 7. Patron acknowledges and agrees that Producers, its licensors, and its service providers own all rights to the Site and the content and works of authorship displayed thereon, including, without limitation, text, software, photos, images, sound recordings and graphics (collectively, the "Site Property"). Patron is authorized to access, view and use the Site Property pursuant to the terms of this Agreement or pursuant to the express terms of use regarding any specific product or service available through the Site. Unless otherwise expressly authorized, Patron may not copy, reproduce, retransmit, disseminate, display, publish, sell, broadcast, circulate, distribute, commercially exploit or create derivative works from any Site Property in any form.
- 8. Patron further agrees not to reverse engineer or reverse compile any of Producers' technology associated with the Site. Patron acknowledges and agrees that the Producers names and logos and all related product and service names, design marks and slogans, as well as other trade and service marks appearing on the Site (collectively, the "Marks") are the property of Producers, its licensors and its service providers. Patron shall not use such Marks without the prior express written consent of Producers or, if applicable, the third party owner of the Mark. Patron acknowledges that, except as expressly provided in this Agreement, Producers has granted no license or rights whatsoever in or to any Site Property or Marks, and Producers, its licensors and service providers retain all rights therein.

- 9. Patron shall obtain and maintain all telephone equipment and services, internet connection services, computer hardware and software, and other equipment necessary for Patron to access and use the Site. Producers is not responsible or liable to Patron or any third party for any errors or failures resulting from defects in or malfunction of computer or related equipment or services, or for any computer virus or related problems that may be associated with the use of an online system.
- 10. Producers takes commercially reasonable measures to protect the security of information electronically transmitted through the Site. Patron understands that it should exercise caution when sending e-mail to Producers through the Internet as such transmissions may not be secure. Patron agrees that Producers shall not be liable thereto for any losses or damages incurred as a result of the interception or unauthorized use by any third party of any information transmitted by Patron via insecure e-mail.
- 11. Patron acknowledges and agrees that when it submits any information through the Site it is submitting such information to all of the Producers companies collectively and that such information may be disclosed and transferred among such companies and their respective agents and service providers, subject to the provisions of applicable law. Patron further agrees that Producers may disclose any information submitted by Patron (i) if Patron has a right or duty to do so, (ii) if Patron is compelled or permitted by law to do so, (iii) as directed by Patron or (iv) as necessary to provide Patron with products or services requested by Patron.
- 12. Any information, feedback, questions, concepts, comments, suggestions, ideas or the like sent by Patron to Producers by or through the Site, or at any e-mail address of Producers, will be treated as being nonconfidential and nonproprietary as to Patron, and Producers shall be free to use the same or any information contained therein for any purpose whatsoever (including, without limitation, for the purposes of developing, manufacturing and marketing products and services) without paying any compensation to Patron, and the same shall be deemed the property of Producers upon receipt. Patron acknowledges and agrees that Producers may monitor and keep a record of Patron's use of the Site.
- 13. Patron agrees not to use the Site for illegal purposes or for the transmission or receipt of material that is unlawful, harassing, libelous, invasive of another's privacy, abusive, threatening or obscene, or that infringes the rights of others. Patron further agrees that its use of the Site is personal to Patron and that it will not resell or assign use of the Site or make any unauthorized commercial use of the Site.
- 14. Any links from the Site to any website that is not owned, operated, controlled or maintained by Producers (a "Third Party Site") are provided strictly for convenience. Patron expressly agrees and understands that, by clicking upon a link for a Third Party Site, Patron will leave the Site and enter an external website owned, operated, controlled and maintained by a third party not affiliated with Producers. Patron is solely responsible for its own contractual obligations and financial condition. Producers (i) does not control nor is it responsible for the content, products and services provided by any Third Party Site, (ii) does not endorse or guarantee the products, information or recommendations provided by any Third Party Site, and (iii) is not liable for any failure of the products or services

advertised on or provided by any Third Party Site. The privacy and information-sharing and security policies and procedures of Third Party Sites are distinct from those of Producers, and a Third Party Site may not be as secure as the Site.

- 15. Producers is not responsible or liable for any content or any Third Party Site that may be unlawful, harassing, libelous, privacy invading, abusive, threatening, harmful, vulgar, obscene or otherwise objectionable, nor is Producers responsible or liable for content that infringes or may infringe upon the intellectual property or other rights of another.
- 16. Different products, features and services available at or through the Site, and different pages or sections of the Site, may be subject to separate terms and conditions in addition to the terms of this Agreement. In the event of a conflict, such separate terms and conditions will govern and control with respect to the corresponding product, feature, service, page or section. This Agreement is not intended to affect or amend any agreement or contract between Patron and any Producers company for the provision of a particular financial product or service, and Producers' relationship with the Patron as to such particular financial product or service shall be governed by the written terms of the agreement or contract contemplating such financial product or service.
- 17. If Patron should link to or access a separate website maintained by any of the Producers companies, Patron should review and will be subject to any terms and conditions applicable to the use of that particular website.
- 18. No Producers company is acting as an advisor or fiduciary in publishing any information available on the Site. Patron should consult a qualified advisor in the event it should need legal, tax or accounting advice with respect to any specific circumstances.
- 19. PRODUCERS MAKES NO WARRANTY, EXPRESS OR IMPLIED, TO PATRON REGARDING PATRON'S COMPUTER OR RELATED EQUIPMENT, PATRON'S SOFTWARE, OR PATRON'S INTERNET SERVICE PROVIDER OR ITS EQUIPMENT, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. Patron is responsible for protecting the security of any passwords used thereby in connection with the Site and the security and integrity of any information download or otherwise acquired from the Site.
- 20. PATRON EXPRESSLY UNDERSTANDS AND AGREES THAT ITS USE OF THE SITE IS AT ITS SOLE RISK. THE SITE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. PRODUCERS EXPRESSLY DISCLAIMS ALL WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NONINFRINGEMENT.

- 21. PRODUCERS MAKES NO REPRESENTATION OR WARRANTY THAT (i) THE SITE WILL MEET THE REQUIREMENTS OF PATRON; (ii) THE SITE WILL BE UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE; (iii) THE RESULTS OR INFORMATION THAT MAY BE OBTAINED FROM THE USE OF THE SITE WILL BE ACCURATE, TIMELY, COMPLETE, ADEQUATE OR RELIABLE; (iv) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION OR OTHER MATERIAL OBTAINED BY PATRON THROUGH THE SITE WILL MEET PATRON'S EXPECTATIONS; OR THAT (v) ANY ERRORS IN THE TECHNOLOGY WILL BE CORRECTED. ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE SITE IS OBTAINED AT THE DISCRETION AND RISK OF PATRON, AND PRODUCERS IS NOT RESPONSIBLE FOR ANY DAMAGE TO THE COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH MATERIAL, WHETHER DUE TO ANY COMPUTER VIRUS OR OTHERWISE. NO ADVICE OR INFORMATION. WHETHER ORAL OR WRITTEN, OBTAINED BY PATRON FROM PRODUCERS OR THROUGH OR FROM THE SITE WILL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THIS AGREEMENT.
- 22. PATRON AGREES THAT PRODUCERS WILL NOT BE LIABLE TO IT OR ANY THIRD PARTY FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, HARMS, INJURIES, OR CLAIMS, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES, EVEN IF PRODUCERS HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES AND REGARDLESS OF THE FORM OF ACTION, WHETHER IN CONTRACT, WARRANTY, TORT (INCLUDING, WITHOUT LIMITATION, NEGLIGENCE), STRICT LIABILITY OR OTHERWISE, RESULTING FROM (i) THE USE OF OR THE INABILITY TO USE THE SITE; (ii) THE COST OF OBTAINING SUBSTITUTE GOODS AND SERVICES RESULTING FROM ANY PRODUCTS, DATA, INFORMATION OR SERVICES PURCHASED OR OBTAINED, OR MESSAGES RECEIVED, OR TRANSACTIONS ENTERED INTO, THROUGH OR FROM THE SITE; (iii) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; (iv) STATEMENTS OR CONDUCT OF ANY OTHER PERSON USING OR ACCESSING OUR SITE; (v) ANY FAILURE OF PERFORMANCE, ERROR, OMISSION, INTERRUPTION, DEFECT, DELAY IN OPERATION OR TRANSMISSION, COMPUTER VIRUS OR LINE OR SYSTEM FAILURE; OR (vi) ANY OTHER MATTER RELATING TO THE SITE OR THE USE THEREOF BY PATRON.
- 23. PATRON AGREES TO INDEMNIFY, PROTECT AND FULLY COMPENSATE PRODUCERS AND ITS SERVICE PROVIDERS AND LICENSORS FROM AND AGAINST ANY AND ALL THIRD PARTY CLAIMS, LIABILITY, DAMAGES, EXPENSES AND COSTS (INCLUDING, BUT NOT LIMITED TO, REASONABLE ATTORNEYS FEES) ARISING FROM PATRON'S USE OF THE SITE, PATRON'S VIOLATION OF THIS AGREEMENT OR ITS INFRINGEMENT OF ANY INTELLECTUAL PROPERTY OR OTHER RIGHT OF ANY PERSON OR ENTITY.
- 24. This Agreement constitutes the current, sole and entire agreement between Patron and Producers with respect to the use of the Site, and any and all prior "Terms of Use" with respect to the use of the Site are superseded by this Agreement. Patron acknowledges and agrees that no practice or course of dealing between Patron and any Producers company, nor any oral representations by any

Producers representative, which vary the terms and conditions of this Agreement shall constitute a modification or amendment of the terms and conditions of this Agreement. No failure by Producers to exercise, and no delay by Producers in exercising, any right or remedy shall operate as a waiver thereof. If any provision of this Agreement or the application thereof to any person or circumstances shall, to any extent, be deemed invalid or unenforceable, such provision shall be deemed automatically reformed to the extent, and only to the extent, necessary to render it valid and enforceable under applicable law; however, if such reformation of the provision is not reasonably possible, the provision shall be deemed severed from this Agreement with respect to the person or circumstances as to which such provision shall be invalid or unenforceable, and the remainder of this Agreement continue in full force and effect to the fullest extent permitted by law.

25. This Agreement shall be governed by and construed in accordance with the laws of the State of Arkansas, without regard to its conflicts of laws provisions or your actual state or country of residence, and applicable federal law. For purposes of any action or proceeding arising out of this Agreement, the Patron expressly submits to the jurisdiction of all federal and state courts located in the State of Arkansas, and agree that Producers, in its discretion, may require that Stuttgart, Arkansas County, Arkansas, be the venue for any legal proceedings arising out of or related to this Agreement. Patron waives and agrees not to assert in any action, suit or proceeding that Patron is not personally subject to the jurisdiction of such courts, that the action, suit or proceeding is brought in an inconvenient forum or that venue of the action, suit or proceeding is improper. In the event that Patron should have any claim or cause of action against Producers arising out of its use of the Site, Patron agrees that, regardless of any statute or law to the contrary, such claim or cause of action must be initiated or filed in a court of competent jurisdiction within one (1) year after accruing or be forever barred.

This Agreement will be effective when accepted by Producers, as indicated below.

PRODUCER'S RICE MILL, INC.:	PATRON:	
Accepted as of	Dated:	
Signature	Name Printed	
Title	Authorized Signature	
	E-Mail Address	

MAIL COMPLETED FORM TO:

Producer's Rice Mill, Inc. Member Records P.O. Box 1248 Stuttgart, AR 72160