This document contains “forward-looking statements” within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. All statements other than statements of historical fact are “forward-looking statements” for purposes of federal and state securities laws, including any projections of earnings, revenue or other financial metrics; any statements of the plans, strategies and objectives of management; any statements concerning proposed new services or development; any statements regarding future economic conditions or performance; any statements of belief or expectation; and any statements of assumptions underlying any of the foregoing or other future events. Forward-looking statements may include, among others, the words “may,” “will,” “expect,” “anticipate” or any other similar words. Statements of a cautionary nature about the uncertainties inherent in these statements and similar statements are included throughout this document.

Forward-looking statements are predictions, projections or other statements about future events and are subject to risks and uncertainties.”