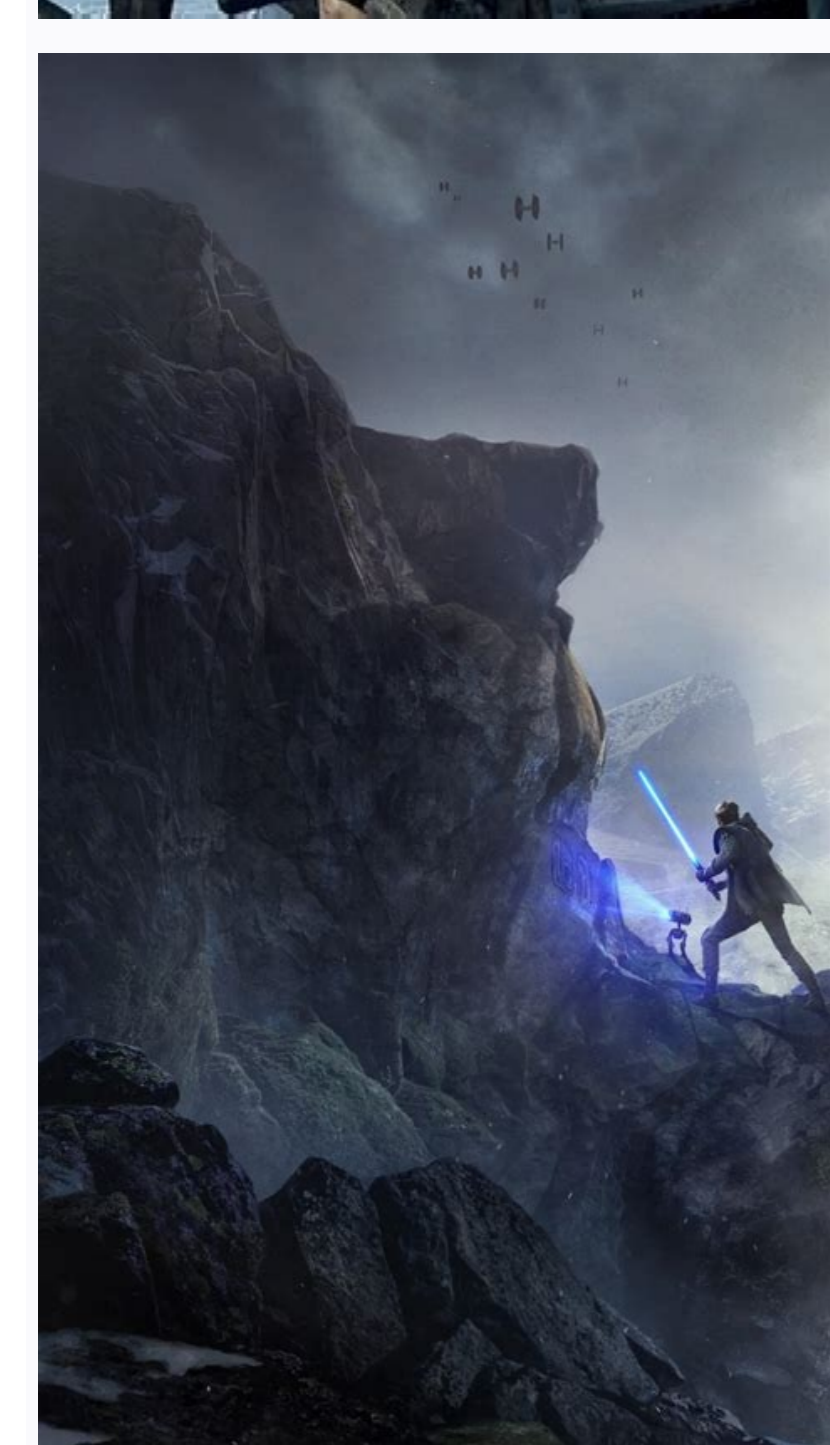


**Interactive phone wallpaper**

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Our Refund Policy 1.1) Contest Entry Refund - Contest Entry Refund - The Contest Owner/Competitor is entitled and may request a full 100% refund in connection with the Contest if: (a) Requests a refund in writing using registered requests for an electronic identifier ("Refund Request" ); (b) Failed to select a winning entry from the submitted designs (if any). It does not matter whether the owner/customer of the competition has signed a trust management agreement for the project or not. Once the contest owner/client selects a winner, they waive their right to a refund and therefore cannot claim a refund. (c) the Contest is not a guaranteed Contest; and (d) the request for a refund is made within 60 days of the start of the relevant Competition. (e) signed a non-use and compensation deed that the work has been done, you can file a dispute. Disputes will be dealt with fairly by our design experts. You will receive a full refund if we determine that the designer did not provide the level of service you paid for. If you are not satisfied after signing up, you can cancel your monthly subscription. 1.4) Exceptions. Notwithstanding the above conditions, the contest owner/client is not eligible to enter and will not receive a refund if: (a) the contest is guaranteed and therefore non-refundable; or (b) the Contest Owner/Client has already selected a winner and entered the Contest. Children learn best when education is interactive, and even better when it is creative and fun! You can take your fun to the next level with programmable toys that come with a variety of exciting features. Kids ages 6-9 and young adults will love learning the basics of programming languages as they build and then program robots to dance, fight and play sports. Builders can do this with the basic LEGO® MINDSTORMS® app that supports toys. Our Refund Policy 1.1) Contest Refunds - Contest Refunds - An entrant/customer is eligible and may request a full 100% refund for a Contest if: (a) they request a refund in writing using a registered email address ("Return Request" ); (b) has not selected the winning entry from the Submissions (if any). It does not matter whether or not the Contest Entrant/Customer has signed the Design Transfer Agreement. Once the Winner has been identified by the Entrant/ customer is selected, he/she waives his/her rights to a refund and therefore cannot request a refund; (c) the Contest is not a guaranteed Contest; and (d) the request for a refund is made within 60 days of the start of the relevant Sweepstakes (e) He/she has signed the Disclaimer and Release of Liability 1.2) Rec Providing Graphic Design Services - If you are not satisfied with the way the work is going, you can file a complaint. Disputes will be dealt with fairly by our design experts. You will receive a full refund if we find that the designer did not provide the service you paid for. 1.3) Art Subscription Refunds. We generally offer all of our clients a first free job to try our art subscription service. However, if you sign up and are not satisfied, you can cancel your monthly subscription. 1.4) Exceptions. Notwithstanding the foregoing, the entrant/customer will not be eligible and will not receive a refund if: (a) the Contest is guaranteed and therefore non-refundable; or (b) the entrant/customer has already selected a winner and entered the winning entry. Children learn best when education is interactive, and even better when it's creative and fun! You can take your fun to the next level with programmable toys packed with a variety of exciting features. Kids ages 6-9 and young adults will love learning the basics of voice programming as they build and then program robots to dance, fight and play sports. With the scratch-based LEGO® MINDSTORMS® toy app, builders can create your own models using toys from your phones and share them online on LEGO® Life. These sets are a great next step in the LEGO® BOOST range as girls and boys develop their skills and understand how technology and coding work together, and family, making it easy to add tabs and see what others are viewing. Browsing in Safari is even safer with passwords, unique digital keys that are easy to use, more secure, never stored on a web server and left on the device so hackers can't steal them or trick users into sharing in the event of a data breach. She... Passkeys, which replace passwords, use Touch ID or Face ID for biometric authentication and iCloud Keychain for end-to-end encrypted syncing between iPhone, iPad, Mac and Apple TV. They also work in apps and on the web, and users can use only their iPhone to sign in to websites or apps on third-party devices. Apple Maps introduces multi-stop routing, allowing users to plan up to 15 stops ahead and automatically sync routes from Mac to iPhone when ready. Maps also provides users with transit updates so travelers can easily see how much their trip will cost, add transit cards to Wallet, view low balances, and top up transit cards without leaving Google Maps. Family Sharing offers an easier way to set up a child's account with proper parental controls from the start. It includes suggested age ratings for apps, movies, books, music and more, plus a simpler new device setting process that automatically enforces existing parental controls. When a child requests more device time, guardians can approve or deny directly in Messages. Dictation offers a new on-device user interface that allows users to switch seamlessly between voice and touch. Users can type using the keyboard, touch the text field, move the cursor, and insert QuickType.all this without having to stop dictating. Dictation also features automatic punctuation and emoji dictation. Siri adds the ability to launch shortcuts as soon as you download an app without having to configure it first. Users can add emoticons when sending a message, automatically send the message—skipping the confirmation step—and completely disconnect the phone and FaceTime calls hands-free by simply saying, "Hey Siri, hang up." The Home app makes that easy for users to navigate, organize and view accessories, while improvements to the underlying architecture give users more efficient and reliable control over their smart home. The iOS 16 software update will support Matter's smart home connectivity standard when it becomes available later this fall, allowing a wide range of accessories to work seamlessly across multiple platforms, helping to deliver a true smart home vision to realize. Available to all iPhone users, the fitness app helps you track and achieve your fitness goals even if you don't have an Apple Watch. iPhone users can set a daily exercise goal in the Fitness app and see how their active calories are helping to close the circle of motion. iPhone's motion sensors can track steps, distance, flights, and exercise from third-party apps, which can be converted into active calorie estimates to contribute to the user's daily motion goal. Users can also share their Move ring with friends for extra motivation. The Health app adds medications and allows users to conveniently create and manage medication lists, set schedules and reminders, and track medications, vitamins, or supplements. In the US, users can simply point their iPhone camera at the label to add a drug, read drug information, and receive alerts for potential critical drug interactions.5 Additionally, users can now invite loved ones to share their health information and easily create a PDF -File with available health status from affiliated health organizations directly from the Health app.6 Apple News launches a new My Sports section where you can easily follow your favorite teams and leagues; get stories from hundreds of top publishers; Access results, fixtures and standings from top professional and university leagues; and view the most important information right in the Messages app. Game Center features a redesigned dashboard that displays game activity and friends' achievements in one place, so players can easily jump into a game or compete with friends. Personalized surround sound enables an even more accurate and immersive listening experience. Listeners can use the iPhone's TrueDepth camera to create a personal surround sound profile that provides a listening experience tailored specifically for them. A new privacy tool called Security Checkup can help users whose personal safety is threatened by domestic violence or intimate partner violence by quickly removing access they have given others. It includes an emergency reset that helps users easily sign out of iCloud on all other devices, reset privacy permissions, and restrict messages to only the device they own. It also helps users understand and manage which people and apps they have granted access to. Accessibility updates include door detection to help blind or visually impaired users navigate the last few steps to their destination using iPhone, and Apple Watch Mirroring for users with mobility and physical disabilities who may need access to assistive features such as controls voice and switching. controls to fully control your Apple Watch with your iPhone7. In addition, live captioning makes it easy for deaf and hard of hearing people to stream media content from their phone or FaceTime call, video conference or social media apps they can watch, or talk to someone nearby.8 How these 1930s maps left some neighborhoods with fewer trees More than 50 years after the red line was banned at marketsThe lingering effects of the 1968 law mean that many low-income and often communities of color have fewer trees to keep their neighborhoods cool. These banks have the best savings accounts for kids. It's never too early to teach your kids a key saving skill. Here are some of the best accounts to show them the financial basics. The number of U.S. households without a bank account last year fell to the lowest level since 2009, in part due to the opening of financial aid accounts during the pandemic, a new report says. According to a recent study by the Federal Deposit Insurance Corporation, about 4.5% of U.S. households — or 5.9 million — did not have a checking or savings account with a bank or credit union in 2021. About 45% of households that received a stimulus payment or other government support after the pandemic began in March 2020 said the measures helped them open an account, according to a biennial report conducted since 2009. "Safe and affordable bank accounts give more Americans access to banking system and will continue to play an important role in promoting economic inclusion for all Americans," Martin J. Gruenberg, Acting Chairman of the FDIC, said in a statement. A lack of banking options has delayed some households receiving federal payments to help the country overcome the economic impact of the COVID-19 health crisis. But that may change. The FDIC launched an education campaign to encourage more Americans to open a direct deposit account for these funds. And banks like Capital One and Ally ended overdraft and other fees that had been a major barrier for some Americans to access the banking system. What does it mean to be non-bank? A household is considered unbanked if no one in the household has a bank or credit union account. Since 2009, this percentage of households has fallen by almost half. And since 2011, when 8% of U.S. households did not have a bank account, the highest since the survey began and a record low in 2021, about half of the decline was due to changes in the financial condition of U.S. households, the FDIC said. Last year, unsecured banks accounted for 14% of American households, or 18.7 million people. A Why do people have no access to banking services or not enough? Many unbanked people say they cannot afford an account due to underfunding and overdraft fees that are charged when an account balance is insufficient. Some 29% said the top reasons for not having a checking or savings account were due to fees or not having a required minimum balance, compared with 38% who listed these barriers in 2019. The number of people without a bank account was higher in households where people in working age and disabled, low-income, including single, black or Hispanic mothers. For example, among white households, 2 percent Meanwhile, nearly 15% of households with disabilities in working age did not have bank accounts, compared to almost 4% of other households. And nearly 16% of single mother households did not have a bank account, compared with about 2% of married couples who did not. "These gaps indicate that there is still a lot of room to increase public participation in the banking system," said KeithThe FDIC's deputy director of consumer research and analysis told a press conference about the report. rates have really gone up," said Karien Chu, head of banking research at the Financial Research Center. more often do not have a bank account than those where the head of the household was employed. Recession predictions for 2023: Is a recession inevitable in 2023? associated with an increase in non-bank rates." Chu said.



