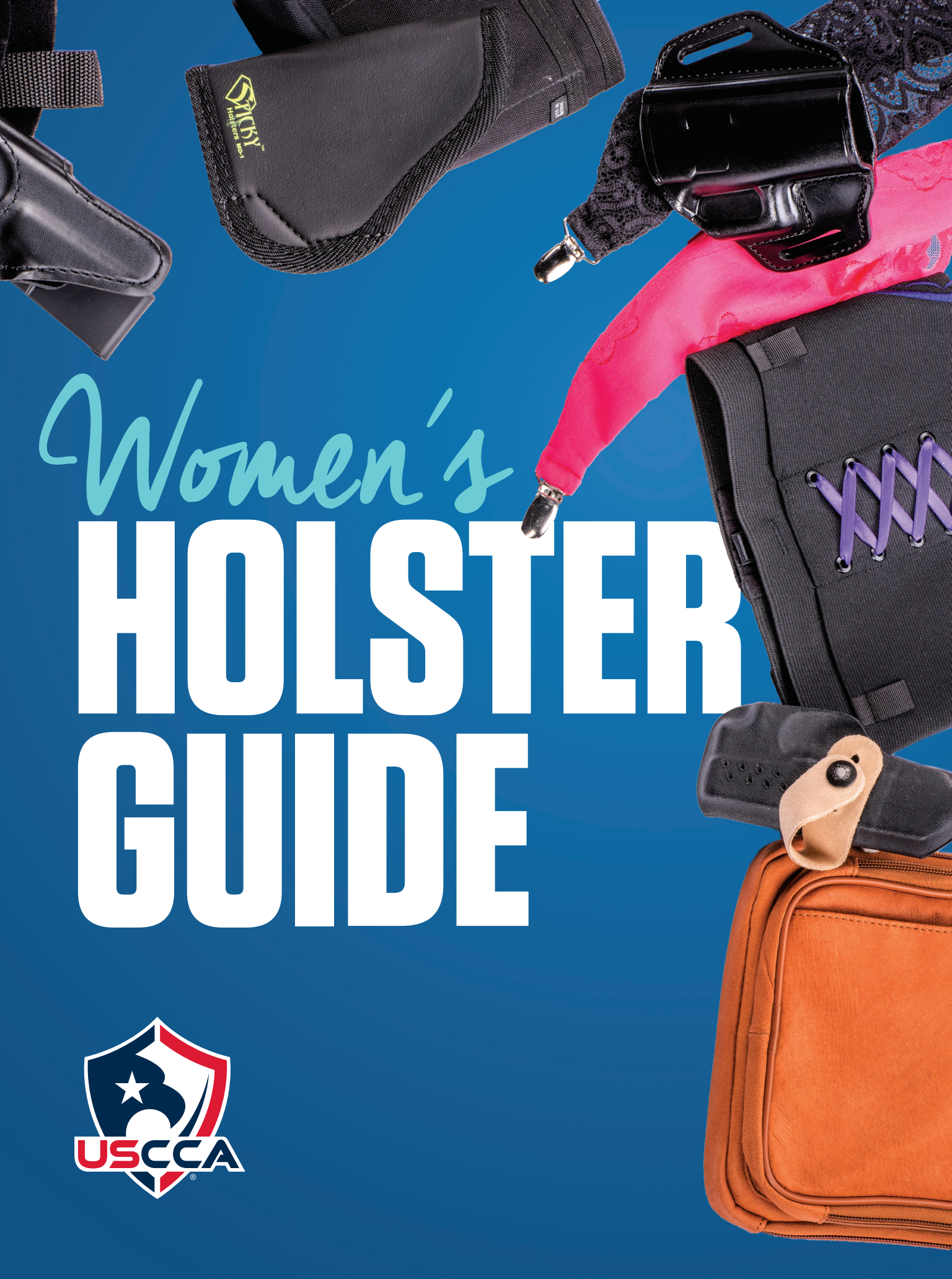




Women's HOLSTER GUIDE

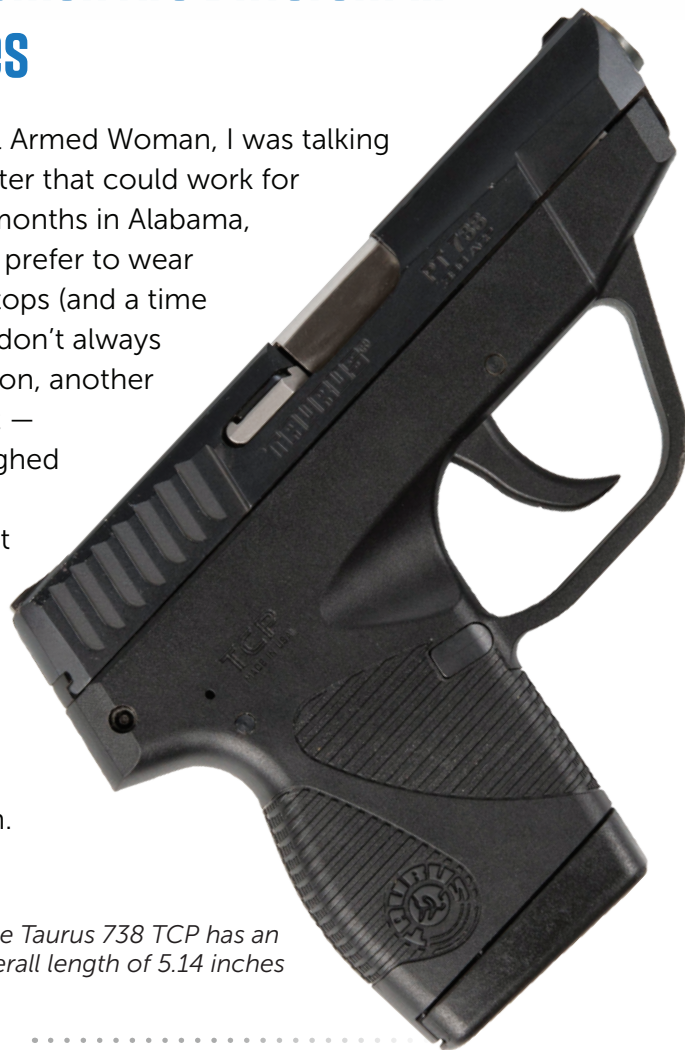




INTRODUCTION

Surprise! Men And Women Are Different ... And So Are Our Clothes

After a chapter meeting of The Well Armed Woman, I was talking with a member about an ankle holster that could work for her in the hot and humid summer months in Alabama, a time when she and many women prefer to wear lightweight, form-complementing tops (and a time when the more traditional holsters don't always work). But halfway into our discussion, another trainer — a very respected Army vet — interrupted our conversation. He sighed and grumbled about ankle holsters, making it very obvious that he didn't approve of — or agree with — my recommendation. Then he walked over to his truck and retrieved a Taurus 738 TCP and told us that all we (women) really needed in order to carry effectively anytime of the year was a small gun.



* The Taurus 738 TCP has an overall length of 5.14 inches

I smiled, while also kind of cringing inside, knowing that a lot of men don't really understand the struggles women have blending tactical holsters with our not-so-tactical wardrobes. But I politely watched and listened as he demonstrated and touted the strengths of the compact gun and then easily slipped the Taurus into the pocket of his pants.

He smiled and nodded at the two of us, pleased that he'd proven what he believed to be the better way for my friend (and for women, in general) to carry a firearm — even when the temperatures increase and the clothing options decrease. But I had to step in and let him know why this particular example wouldn't work for us. I pointed out that his pockets — and his attire — worked just fine for holding and hiding a small gun. But the pockets on my jeans were barely three inches deep. My friend then looked at her pockets, only to find that hers, too, were very shallow; too shallow to encase or cover even the smallest pocket pistol.

I could tell that my fellow trainer was surprised at this revelation ... and this realization. He raised his eyebrows and lowered his gaze in the direction of my jeans, shaking his head and mumbling his disapproval and disappointment. He admitted that he'd never run into that kind of problem before. I shrugged my shoulders and smiled and reiterated that women — and women's clothing — are just ... different. With a laugh and a nod of agreement, he offered his final suggestion: Just head down to Bass Pro Shops and pick up some tactical duty pants.





You Don't Have To Dress To The Gun

A lot of people (guys especially) like to inform women that concealed carry is easy ... if you just "dress to the gun." But not all women wear jeans and T-shirts all day, every day, nor do we really care for a closet full of bulky work pants and polo shirts. And even though many manufacturers are providing women's cuts and styles of their tactical pants and shirts and creating more innovative holster options, it's not entirely practical or possible to wear these items every day. For instance, while I love my 5.11 Stryke Pants, I typically save them for training or shooting matches, not for grocery shopping or business meetings. And while there's certainly a growing selection of great women's gear, garments and accessories, it's carrying a firearm in everyday life that seems to have a lot of ladies scratching their heads.

Women are known for multitasking, and we are often juggling a lot of different events and activities. We can quickly and easily go from tennis skirts and yoga pants to cocktail dresses and business suits. This doesn't mean that we're so overly concerned with how we look and what we wear that we disregard the importance of safety and the need for concealed carry. Protecting our families and ourselves should always trump modeling the latest fashion trends. But women want to feel feminine. We want to continue being ourselves while at work and at play.

Undoubtedly, there's a lot to consider when choosing what works best for your concealed carry needs. But with a huge variety of holster options, some even designed specifically for the female body, women don't have to sacrifice femininity to have the security of carrying a gun.

DON'T BE AFRAID TO TRY DIFFERENT TYPES OF HOLSTERS. YOU WILL FIND THAT SOME ARE EASIER TO CONCEAL THAN OTHERS.

— KIMBERLY H.



THE BASICS

If you're reading this, I'm guessing you're in need of a holster (or maybe a second, a fifth or even a seventeenth). So let me just warn you: First of all, don't go online and do a search for "women's holsters." You may never make it through the endless barrage of selections and suggestions. And you may be exposed to a number of imposters or second-rate knock-offs. Second: Don't let anyone tell you which holster is best for you. The man at the gun store will probably tell you to get an OWB paddle holster. The lady at your church may recommend a concealed carry handbag. There's nothing wrong with either of those suggestions, but everyone will have a different opinion and a personal favorite. Since female bodies, garments and style choices are very unique from one person to the next, it's important to know what possibilities are out there, especially the ones that were created for women, by women or with women's specific needs in mind. And while you can certainly ask for ideas and recommendations from anyone you'd like, ultimately, the decision is a very personal one, and it will be all yours to make.

NOT ALL HOLSTERS ARE CREATED EQUAL.

— JAN E.

The good news is: There IS a holster out there just for you. More than likely, in fact, there are probably a few holsters that will make a rotation in your day-to-day life. For example, you may find one holster that works perfectly with your favorite carry gun for just about every day. Then you may have another option that's suited for warmer weather (and for thinner clothes). You may also have a rig for training or for competition ... or just because you really like it. What matters most is that you are comfortable using your holsters and that you are training with them so you can be safe, proficient and consistent while carrying, accessing and drawing your firearm.



Some Important Items To Consider

Before we get into the options and the details about holsters, and before you even begin your wish list of possibilities, it's important to think through the features and the characteristics that every holster must have:

- ① **SAFETY:** First and foremost, a holster must be safe. It must be safely constructed and safely used. For this, be sure that the trigger and the trigger guard of your firearm are completely covered (so nothing can get caught in or access the trigger while it's in the holster). Make sure that the holster is something you are confident using, and make sure to keep all the universal safety rules in mind (and in place).
- ② **SIMPLICITY:** Another important consideration is that your holster is simple for you to use and that your firearm is easy for you to get to (i.e. without any complicated actions or movements). You don't want to draw a blank while you try to remember how to draw your firearm during a life-or-death situation. You want something that makes sense to you and that you can easily secure, easily access and easily manipulate.
- ③ **SECURITY:** Your holster must not only be safe and simple, it must also be secure. It should fit comfortably, well and securely. It should never slip down, move around or cause your firearm to come loose or fall out.



- ④ **STURDINESS:** An acceptable holster must work with just about anything — and just about anywhere — for a long, long time. Of course, nothing lasts forever, and you may have to occasionally check your holster to make sure it doesn't have any loose, damaged or missing parts. But you should be able to depend on your holster to be durable and long-lasting ... without compromise.
- ⑤ **SECRECY:** A good holster should also allow you to carry a firearm concealed — fully and discreetly — without any obvious printing. Unless you have chosen to open carry, you need a holster that enables you to have that secrecy and, if ever needed, that element of surprise. This, of course, goes hand in hand with the clothes you are wearing. A good method for checking if your holster-and-wardrobe combo is effective is to wear the holster with your firearm and your clothing choice and try two different motions: First, raise both of your hands in the air. Next, reach down to pick something up. If your gun is exposed with either movement, you may have to reconsider the holster, the location you are using or your overall clothing choice.



Some Questions To Ask

Now that we have covered the must-haves for any holster, it's important that you address some specific questions. These answers may help you determine the best location for your holster and help you narrow down the best materials or styles to use.

What gun do you plan to carry?

The size and the style of your gun have everything to do with the holster you'll choose and the location in which you'll wear it. Small guns may be easier to conceal in a variety of locations, while larger firearms may be more limited to how and where you can carry them. Also, remember that a revolver tends to be bulkier because of its cylinder, while a semi-auto usually offers a slimmer profile that may be easier to carry and conceal.

How heavy is your firearm (fully loaded)?

Be sure to keep in mind how heavy your loaded firearm will be. It may feel "just right" when you put it in a holster and try it on without any ammunition. But you could be unpleasantly surprised when it's loaded and ready to go and find it pulls down on the holster, your belt or your clothing.

Will you want to swap between guns and/or holsters?

While it's very sensible and beneficial to use the same gun in the same holster (in the same location) every day, it's just not always possible. So be sure to think through how many different guns you plan to use for everyday carry, how many holsters you may need for each gun and which holsters might work for multiple guns.

**TRY THEM ALL ON WITH YOUR GUN AND
OUTFIT. YOU'LL NEED MORE THAN ONE!**

— BERNICE E.

What will you be doing while wearing the holster?

Do you sit or stand most of the day? Are you active or moving around a lot? Will you need a holster for working out or just sitting around? Knowing the range of motion and the amount of movement you may incorporate into your days will help narrow down which holsters (and which carry locations) can best fit into your lifestyle.

Will you want to carry an extra magazine or another tool for self-defense (knife, pen, light, etc.)?

Some holsters may be able to carry more than just your firearm, if that's what you desire. (Just make sure NOTHING is ever placed directly with the firearm itself.) You might also consider purchasing a magazine pouch or two for toting extra ammunition, whether for everyday carry, competition or training.

What is your body type/shape/proportions?

Every body is unique, and this is a major reason why there's no "one size fits all" for holsters. So ... are you an apple, a pear, an hourglass or a rectangle? Understanding your body shape may help eliminate some holster styles that just won't work well or won't feel comfortable. (Keep in mind that some level of comfort may have to be given up to be able to carry a gun on your body, but it's well worth it; you will become accustomed to it!)

YOUR HOLSTER IS JUST LIKE YOUR
UNDERGARMENTS; IT SHOULD BE
COMFORTABLE, SUPPORTING AND SECURE.

— BERNICE E.

Where does your natural waist fall?

Are you high-waisted? A lot of women say they are, and this makes a large portion of holsters more difficult to use because it forces the user to have to draw at awkwardly high or uncomfortable angles. You can wear your pants lower at your hips, you can look for holsters with a drop option or you can try holster styles that aren't limited to a belt or a waistband to remedy this issue.



* Holsters come in a wide variety of materials these days...

What materials are you looking for or are you comfortable with?

From spandex and leather to thermoplastics and lace, women's holsters, especially, offer a lot of variety in the materials of which they are constructed. It would certainly help to decide which materials you do not like and which ones make the most sense to you, both for wearing and for maintaining.

Are you OK with the firearm pressing against your skin?

If you dislike the idea of feeling cold metal against your body or having a gun imprint show up from carrying your firearm all day, you may want to consider holsters that have a soft backing (and keep the entire grip off your skin) or options that can work outside of clothing layers.

What types of clothing do you wear?

Speaking of clothing, if you're in dresses or skirts every day, you may be limited to which holsters work for you. Even if you wear dress pants or business suits, some options won't work properly since you would need a proper belt and/or a very sturdy waistband. Think about what you wear most often and, if possible, wear that when you go try on or test out some holster possibilities.

Do you wear a belt?

I mention belts because, if you don't wear a belt every day with every outfit, you may have to eliminate a large group of holster options from your list. But that's OK! That doesn't mean there isn't something that will work for you. It just means you need to focus on a setup that doesn't require a belt. If you do wear a belt (or you would like to include one in your holster setup), just be sure to purchase one that is designed to work with a holster and a firearm.

How much money are you willing or able to spend?

Some people don't realize that a good holster can cost a pretty penny. But it's definitely worth it! Don't settle for a cheap holster or choose one because of cost alone. Do some research. Check out manufacturers' websites. Know the prices or at least a range before you shop so that you are prepared to purchase the best holster (and the highest quality) for you.

GETTING THE BEST DEAL IS NOT ALWAYS THE
BEST HOLSTER. SPEND A LITTLE EXTRA MONEY
... YOU ARE WORTH IT!

— KATIE S.

Do you have any limitations or needs?

There are a host of other factors that may influence which holster you choose, like whether or not you have small children, are in a wheelchair, have limited movement in your left shoulder or have arthritis in your dominant hand. You might avoid cross-draw options or gravitate toward them. You might choose extra buttons, straps or security contraptions or skip them altogether. Keep your unique situation in mind, and look for options that best fit your needs, your skills and your lifestyle.



COMMON CARRY LOCATIONS FOR WOMEN

While I'd love to save all my fellow females the frustrations of the trial-and-error phase of finding the right carry configuration, and while I'd love to keep everyone from spending too much money and ending up with a bunch of holsters that are rarely — or never — used, you have to keep in mind that some research and experimentation are necessary. To help you on this search, following is a list of common carry locations for women. This list is not the be-all, end-all for all concealed carry options for women. But it's a good starting point. Just note that many of these rigs require very specific methods for securing to your clothing (and/or for securing your firearm) as well as very precise methods for unholstering and reholstering.

There are a lot of effective, comfortable and even fashionable holster options, but with each selection comes some advantages and some disadvantages. Weigh the carry locations carefully; think them through, and remember the answers you gave to the previous questions. Some options may sound perfectly feasible, while others feel downright questionable. Don't be afraid to dig into the details, ask advice from those who carry and check out expert reviews and real-world testimonials. As well, at ALL times when you are looking at or testing a holster, remember to be safe, and always follow the gun-safety rules! Just like with choosing a firearm, it's about personal preferences and lifestyle choices. And it's about finding what holster works best for you. As the saying goes, "To each, her own!"

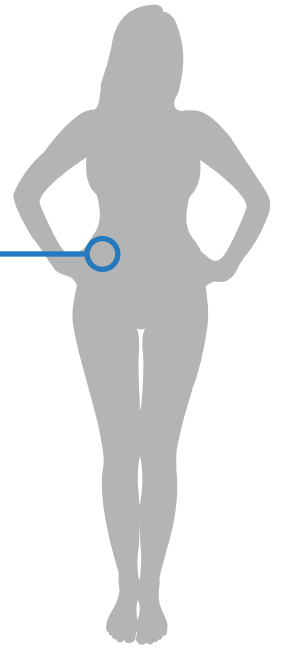
TRY, TRY, TRY BEFORE YOU BUY, BUY, BUY...

— JO S.



Inside The Waistband Or Hip Area

It's not surprising that the most popular concealment option among women is to carry their personal-protection firearm around the waist or hip area. It's a fairly natural place to hold and draw a gun, and it's often the safest and easiest location to access. The numerous holster options that work in this location fit a wide variety of body types and gun types and may be able to be used in multiple positions (simply by turning or shifting the holster around where it fits best or attaching it to the spot on your body that is most comfortable and effective). Most people highly recommend finding something that works in this area of your body. But while these holsters are very popular, there are some drawbacks worthy of mentioning.



TYPES:

IWB (Inside-the-Waistband) Holster
Belly Band
Corset Holster
Shapewear
Compression Shorts/Leggings
Compression Wrap



PROS:

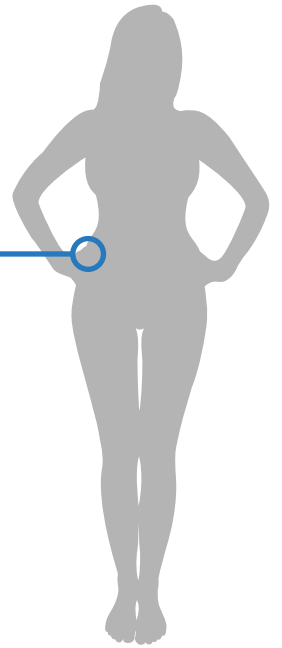
- Variety of positions (cross-draw; strong side; small of the back; appendix; etc.)
- Some holsters are ambidextrous and work with a variety of guns
- Usually tighter to body, allowing for more range of movement
- Works with a lot of clothing choices
- Convenient and natural area for unholstering/drawing

CONS:

- Uncomfortable if sitting for long periods of time
- Holster may dig into the skin, pinch and/or cause bruising
- Some of these holsters must be worn very tightly around the body
- Hooks or fasteners can poke or pinch the skin or get caught on clothing
- Some materials may need to be washed often to prevent stains on the holster or rashes on the skin

Outside The Waistband

While this option may be more typical for open carry, many women find an outside-the-waistband holster very simple, comfortable and effective to wear for concealed carry as well. An outside-the-waistband holster is still located around the waist/hip area, so it's a natural and simple place to hold and draw a gun. And because this option is often not hindered by as much clothing (typically just an outer shirt or jacket), it's usually easier to access, allowing for a fast and efficient draw.



TYPES:

OWB (Outside-the-Waistband) Holster

PROS:

- Gun isn't up against skin
- Great for many body types and sizes
- Variety of attachment methods and styles (belt-slide, paddle, clip, etc.)
- Easy to access
- Easy to reholster
- Usually a more natural draw
- Variety of levels and types of retention

CONS:

- Harder to conceal and may print more noticeably
- Needs a sturdy waistband and/or a belt for security
- "Typical" location that may be detected easier by criminals or unauthorized users
- May be reached easier by someone meaning to do harm
- Clothes, purses, bags or even children can catch or get hung up on the gun/holster



Bra Or Underarm

Shoulder holster rigs, concealed carry shirts, bra holsters and underarm holsters may not be the first choice for many women, but they can offer benefits that other holsters can't. They often allow the user easy access to her firearm while seated, and these holsters are usually well-concealed. But, as with many other options, they often require certain clothing for everyday carry.

TYPES:

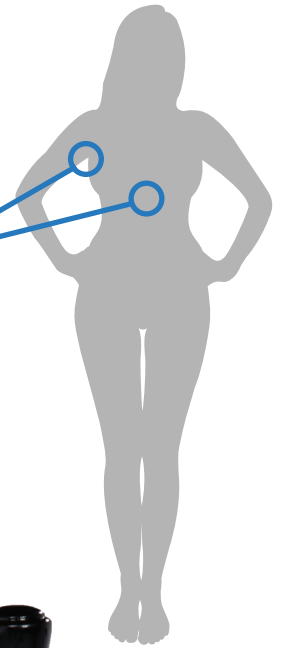
- Bra Holster
- Compression Tank
- Compression Wrap
- Shoulder Holster

PROS:

- Offer "deep" concealment (unnoticed; no printing)
- Great for high-waisted ladies
- Easy to conceal
- Keeps gun close to the body for security
- Good for most physical activities
- Not a "typical" location

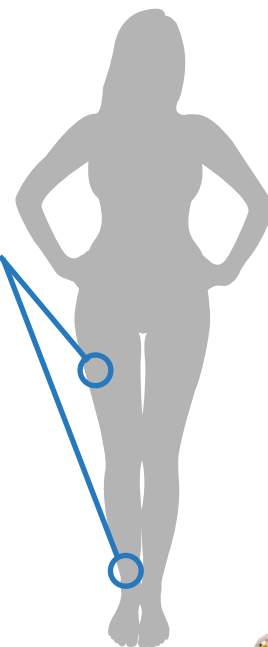
CONS:

- Rig can get sweaty easier
- Doesn't work well with form-fitting tops
- May not work well for small-framed women
- May require cross-draw
- Doesn't work with larger firearms (and may not work well — or at all — with revolvers)
- May be harder to get to, depending on clothing
- Reholstering can be difficult



Leg (Thigh Or Ankle)

While not as popular a concealed carry option, thigh and ankle holsters can solve some concealment issues for women, especially those who want to wear skirts or dresses and still carry their firearms on body every day. That said, your clothing options that work with these rigs are somewhat limited, and you'll have to pay close attention to the holster's functionality and retention.



TYPES:

Compression Wrap or Band
Compression Shorts/Leggings
Thigh Holster
Ankle Holster

PROS:

- Great for accessing while seated
- Good for shorter-statured women
- Works well with dresses and skirts
- Good backup/secondary location

CONS:

- May be hard to access
- Often difficult to conceal properly
- Doesn't work as well with larger or heavier firearms
- Gun may rotate or fall out if not secured properly or if there's too much movement; holster may slide down
- May have to walk or move differently/awkwardly to conceal
- Clothes (or body) can catch or get hung up on the gun/holster

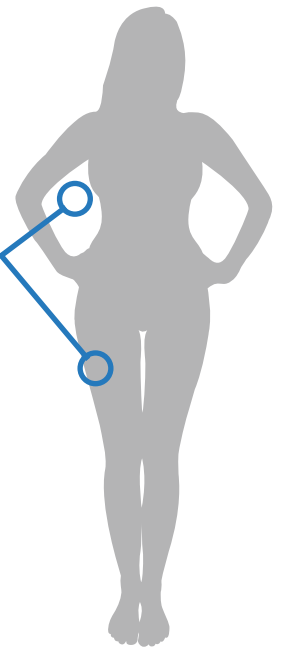


* Wraps such as this one can be worn almost anywhere on the body...



Concealed Carry Bag

Concealed carry bags of all shapes and sizes are very popular holster options for women, and they likely aren't going to go away, despite the complaints and warnings. For many women, a concealed carry bag is a convenient, safe and simple choice. The features for these holsters vary greatly by manufacturer, so test out your selection to make sure it addresses your CCW needs. Nowadays, there is a large variety of concealment bags from which to choose, but there can be some drawbacks with carrying a gun in this type of holster if the gun is off-body. While such an option is a very fashionable and common concealment choice, all women should complete an honest assessment of personal habits prior to carrying a firearm off-body.



TYPES:

Purse/Handbag	Backpack
Pouch	Organizer
Briefcase	



PROS:

- Goes with everything (few clothing inhibitors)
- Ready to go easily (if firearm is not removed)
- Easy to deal with in a restroom
- Fits with a wide variety of guns (models, weights, shapes and sizes) without changing holsters
- Can hold extra magazines and/or tools
- Cross-body options or hands-free bags make drawing easier

CONS:

- May not be on-body or within reach at all times
- A bag can be stolen (and a gun taken)
- The gun may be difficult to get to, depending on how the bag must be carried or worn
- The bag itself may not "stand up" to allow for an effective draw
- Fear of the firearm (including the trigger) getting caught on other items (and even firing) in the bag



Undoubtedly, as mentioned earlier, concealed carry, especially for women, is not a one-size-fits-all solution. Each woman must choose a location and a holster that she can manage, train with and use safely, effectively and consistently. Compromises will have to be addressed and made, even if that means using a smaller gun, altering the holster location for better concealment or selecting different clothing options.

**FIND A HOLSTER THAT WORKS FOR YOU AND
PRACTICE, PRACTICE, PRACTICE.**

— CARRIE C.

Holster selection is definitely a process, and it's sometimes quite a challenge, but it's always worth the thought, the time, the effort and the sacrifice. I hope that every woman finds the holster setup that works best for her, and I hope that every woman becomes as comfortable putting on her firearm every day as she is putting on a favorite piece of jewelry.

KEEP CALM ... AND CARRY ON

Once you choose your firearm and your holster, don't forget that there is a brand-new mindset to carrying a gun on a daily basis. It's a decision that you will have to face every day. And it's a determination that you will make to defend and protect your family, yourself and, quite possibly, others. So don't leave that firearm in the dresser drawer or in the car. And don't give up on your new holster. Take the time to get to know them both; they will soon become a very important, very real and very normal part of your everyday life. It may take a little while. But it will happen. I promise!

The very first time I officially had my firearm on my hip in the "real world" (i.e., not at home, at the range or while training), I was a nervous wreck. I had a multitude of crazy thoughts running through my head. What if my gun falls off? What if I slam it into something as I'm walking by? What if I remove it and





accidentally leave it behind somewhere? Of course, I also was very self-aware and self-conscious. After all, for the very first time in my life, my very own firearm was pressed up against my hipbone, and I was heading to work and to a business lunch at a very busy restaurant.

My Kydex, inside-the-waistband holster and my gun (my trusty Springfield Armory XD-S) were a bit heavier than I'd thought, pulling at my business-casual attire, and the whole thing created an odd, pinchy feeling at first. But, surprisingly, carrying on-body quickly became second nature. If I could compare the experience to something that fellow females might relate to, it's like walking in those designer platform pumps for the first time or wearing a fashionable but heavy pair of earrings. Sure, you notice the discomfort or the new and unusual sensations for a bit. But then it's soon forgotten as you go about your day and it becomes the "norm" for you.

Physically, I got accustomed to the feel rather quickly. And mentally, I was fine with the idea. I had been carrying in my purse for quite a while. So having a gun wasn't new, and concealed carry wasn't new. And I had prepared myself for the significance of

owning, carrying and using a gun. But the transition from carrying nearby in my handbag to up close and personal on my body was a bit weird for me. And, of course, like most other “newbies,” I was very concerned about printing, and I wondered all day long if anyone spotted the weird lump that seemed to protrude from my hipbone.

No one noticed. And I did my very best to NOT touch the firearm in my holster and to NOT think about it too much. I don’t have much luck with the conventional poker face, and I have a tendency to wear my heart on my sleeve, so I have to be careful not to give away too much of what I am thinking or feeling. I certainly didn’t want to be in the middle of a crowded lunch rush with my coworkers, blazing a message across my face that seemed to squeal, “Hey, everyone! Don’t mind me. I’m just acting weird and distracted today because I’m carrying my firearm in my holster for the very first time. Ta-da!”

Nowadays, I don’t think too much about the pinchy feelings on my hip or about the possible printing from my concealed carry gun. I know that I’ve taken important steps to be safe and prepared. And THAT feeling helps to override all other uncertainties and awkwardness.

PERSONAL PROTECTION IS AN INVESTMENT,
AND FINDING THE RIGHT HOLSTER IS NOT JUST
FINDING THE ONE THAT FITS YOUR FIREARM. BOTH
THE FIREARM AND THE HOLSTER CREATE THE
EXPERIENCE YOU WILL HAVE WHILE CARRYING.

— PATRICIA H.

Unquestionably, carrying a firearm is so much more than just picking out which gun and which holster work best for you. While there are many options, styles and preferences to consider, there are also many decisions, scenarios and responses to contemplate. It’s more than just carrying a gun; it’s carrying the responsibility of being safe, confident and fully trained. And it’s something I believe every woman can — and should — do.



CONCEALED CARRY CLOTHING OPTIONS

When it comes to the concealed carry process, your firearm and your holster are clearly the main focus, and your mindset is a key factor to success. But beyond that, your clothing can definitely play a major role. In fact, clothing is the area in which you may have to make the biggest compromises in order to carry your firearm comfortably and effectively. Luckily, garments can be pretty easily added, altered, swapped or changed. Even so, there are some tried-and-true tips and techniques to help you accomplish this ... with hopefully little to no printing. Try some of these ideas on for size!

- Whenever possible, wear thicker fabrics. These are much more forgiving than thinner types and will help conceal your firearm more easily.
- Prints and patterns are very effective for concealed carry, and often the bolder and brighter, the better! Different colors and forms — from florals and cheetah prints to camouflage and stripes — can fool the eye and help disguise the shape or outline of a firearm.
- Invest in a good belt. Remember that if you are planning to use a holster that requires a belt, you need to have one that's sturdy and durable. Many people will say that a good belt is key to your concealed carry gear. So look for a quality product with structure and support.
- Select a top or outerwear that incorporates ruffles, layers or tiers. These fun fashion elements can help mask any printing from your holster or firearm.
- Note that ruching is your friend. Clothing that uses a ruched design around the waistband area features fabric that is gathered in a repeating pattern to form ruffles, scallops or petals. These three-dimensional layers are great for breaking up the outline of a concealed firearm.
- Wear looser clothing. That's right ... you have permission to buy a size larger than normal or to NOT tuck in your shirt! Often, especially in warm weather, keeping your clothing loose will be the key to keeping your carry gun concealed.
- Use layers. This works easiest and best in colder weather, of course, but you can start with a more form-fitting undershirt or a tank top before layering on a polo, sweater, blouse, blazer or jacket. Remember that each added layer can subtract possibilities of someone spotting your holster or your gun.





**"I said, please,
my kids are
here ... please
don't shoot!"**

Forced to Pull the Trigger
to Defend His Children...

David Jackson, USCCA Member

David jumped into action and saved his children and innocent bystanders from two armed robbers. Without the self-defense education, training and legal protection of USCCA Membership, David's story could have ended very differently.

When the smoke cleared, David's gun was confiscated, and he was taken to the police station for questioning. With his USCCA Membership, David was able to get connected with an experienced criminal defense attorney AND get the funds he needed to replace his permanently confiscated gun. After all, ***doing the right thing shouldn't cost you everything...***



Join USCCA Today to Get Complete *Peace of Mind...*

www.USCCA.com/Join

Or call our Wisconsin-based team at 877-677-1919

Self-Defense SHIELD Protection Plan Benefits are subject to certain terms, conditions, limitations and exclusions. See Membership Agreement for details.