

First Community Credit Union Social Media Public Use Policy

First Community Credit Union (“FCCU” or the “Credit Union”) welcomes member and non-member participation as a means of sharing experiences, suggesting improvements, and contributing to conversations. While this is an open forum, we intend to maintain a family-friendly atmosphere. In order to enhance member and non-member participation, while maintaining a family-friendly atmosphere, we have established terms of use regarding our social media sites.

Terms of Use: These terms govern FCCU’s social media-based websites, accounts, pages and applications (collectively, “websites”). By accessing our sites, you agree to be bound by and comply with these terms, all applicable laws and regulations, and any other applicable policies, terms and guidelines and existing agreements established by FCCU and those of any third parties that host our websites (which may include, but are not limited to, Facebook, YouTube, Instagram, LinkedIn, Google+, Snapchat, and Twitter). If you do not agree with any of these terms, please do not use or access our websites. Any unauthorized use of our sites or misuse of any information posted to a website is strictly prohibited.

From time to time, FCCU may sponsor contests, games or other activities on these or other social media websites. These applications may have their own rules and terms for participation, which will be included within those activities. FCCU may also participate on other sites, including online news sites or blogs, where topics related to FCCU are discussed. When we participate on these websites, we will clearly state that we are doing so on behalf of FCCU.

Use Limitations: Please use appropriate language at all times when posting and/or commenting. By submitting any content, you grant FCCU the right to use this content in any and all FCCU websites, including social media channels, print and other media, without payment or any other considerations. To ensure exchanges that are productive, informative, respectful of diverse viewpoints and lawful, we will review all comments and we reserve the right to remove any posts or comments that are, or include:

Offensive Language – Postings or comments including, but not limited to, profane, threatening, hateful, offensive, or derogatory language; obscene, provocative, or sexually explicit language; graphic explicit, racial, discriminatory, or disparaging language; abusive, hateful, or inflammatory language will not be tolerated and are subject to removal.

Personal Attacks – If you disagree with the social media content, we would like to hear from you, but ask that you refrain from personal attacks or being disrespectful of others. Postings or comments that are malicious or are intended to defame or disparage any member, employee, person(s) and/or entity are not permitted, are not in the spirit of civil conversation, and are subject to removal.

Spam – Postings or comments focused on selling a product or service are not permitted. Similarly, postings or comments posted for the purpose of driving traffic to a particular website for personal, political or monetary gain are not permitted.

Illegal Activity – Posting or comments that (1) seek to defame or defraud any financial, commercial, or non-governmental agency; (2) contain any suggestion or encouragement of illegal activity; (3) violate the laws dealing with the use of copyrights, trademarks, and trade secrets; or (4) infringe upon the rights of any third party, including intellectual property, privacy or publicity rights are not permitted.

Private or Confidential Information – Please remember that when you participate on a social media website, you are contributing to a forum that is public, widely visible to others, and may be found through Google and the other online search engines. As with all social media websites, participation on the website is done at your own risk and is subject to the rules of the website. As a result, you assume personal responsibility for your posts and comments, your username and identifying information and any other information that you provide on the website.

We ask that you **never post confidential or personally identifiable information – including but not limited to account numbers, Social Security Numbers, phone numbers, email and residence addresses, telephone numbers, financial information, passwords and PINs – on any of our social media sites.** We will never ask you for this information on social media, but instead may refer you to our secure contact channels, including our website, our online banking site or our toll-free number at 1.800.456.FCCU (3228). If you have immediate service needs, please contact Member Services at 281.856.5300 or 1.800.456.FCCU (3228).

Off Topic and Irrelevant Comments – Postings or comments that vary greatly from the overall theme of a particular discussion thread or are irrelevant may be subject to removal.

Photographs - Posts containing photos will not be accepted, unless specifically requested by an authorized representative of FCCU for a contest or other business-related purposed. In these instances, pictures will be reviewed and will not be posted if deemed inappropriate.

FCCU reserves the right to remove, without notice and at our sole discretion, any material that violates these guidelines or is otherwise not in keeping with the tone or intent of our social media sites. In addition, FCCU reserves the right to, where possible, block any user from participating in our social media sites without notice for violating these guidelines.

We ask participants on our social media sites treat each other, and our employees, with respect. While we encourage member (and non-member) participation, we cannot respond to every comment. Our failure to respond to or act on a comment should not be seen as an acceptance of or endorsement of that comment. Participants may report inappropriate content to the Marketing department by emailing us at photos@fccu.org

Additional Comments

Monitoring of Comments – Postings and comments are reviewed and monitored, but not controlled by FCCU. At our sole discretion, FCCU reserves the right to deny the posting of or remove any comments we deem inappropriate.

Endorsements of Postings or Comments – FCCU does not endorse any comments made by our employees, unless they are an authorized representative of the Credit Union. FCCU does not validate assertions or forward-thinking statements in the comments. All statements, viewpoints, and opinions expressed in the comments are strictly those of the commenter alone, and do not constitute an official position of FCCU unless they are posted by the site administrator (who is an authorized representative of the Credit Union) or by a subject matter expert responding on behalf of the Credit Union.

Unless otherwise noted, the appearance of external links on this site does not constitute the official endorsement by FCCU.

FCCU Employees – If you are a FCCU employee, you MUST disclose your employment status when you submit a comment or question. If you are a former FCCU employee, we ask that you identify yourself as such when you submit a comment or question. When participating in online communities, do not misrepresent yourself in any way. Whether you are at home or in the office, working for FCCU is a material fact that may influence content, and community members and readers of the social media have a right to know you work for FCCU. When commenting on the Credit Union, unless you are authorized to speak on behalf of FCCU, you must state that the views expressed are your own. If we feel the nature of your comment is confidential, shares information not generally available, or recommends an action which could adversely affect the Credit Union or our members, we reserve the right to remove your comments from a blog or social media site. Thank you for helping maintain the integrity of our community by disclosing your employment relationship.

Format for Posting – Posts in HTML Format (or URLs) will not be accepted. Please only use plain text when posting or making a comment.

Minimum Age for Posting – Posts or comments from individuals under the age of 13 will not be accepted.

Misrepresentations – When making a post or comment, do not impersonate another person or organization.

Disclaimer – The materials on FCCU’s websites are provided “As is”. FCCU makes no warranties, express or implied, regarding merchantability, fitness for a particular purpose, or non-infringement of intellectual property or other violation of rights. Further, FCCU does not warrant or make any representations concerning the accuracy, likely results, or reliability of the use of the materials on its sites or otherwise relating to such materials or on any sites linked to these

sites. The information and content provided on our sites is intended for informational purposes only. FCCU is not responsible for any content posted by users, including posts made by employees or agents who are not authorized administrators of our sites. Content posted by others is not edited by FCCU and does not necessarily represent its views or opinions.

Limitations/Indemnification – In no event shall FCCU, its affiliates or suppliers be liable for any damages (including, without limitation, damages for loss of data or profit, or due to business interruption) arising out of the use or inability to use the materials on FCCU’s websites, or for loss or damage that results from your failure to comply with these terms or other applicable guidelines, or from any technical, human or software errors or failures found within our sites. You agree to indemnify, defend and hold harmless FCCU, its officers, employees and agents from any and all liability with respect to any claims from any third parties arising from your use of our websites or violations of these terms or applicable guidelines. FCCU is not responsible or liable, directly or indirectly, for content posted by third parties.

Privacy – Your use of FCCU’s social media-based websites constitutes your consent to FCCU’s use of information obtained through your website visits. With respect to content collected through our websites, FCCU follows the applicable privacy policies of the third-party hosts of our sites. Please note that when visiting any FCCU website, you are also subject to the terms and conditions of FCCU’s privacy notices, as well as the terms of service and privacy policies of third-party hosts, when applicable.

Third-Party Links – FCCU has not reviewed all of the third-party sites linked from its websites and is not responsible for the contents of any such linked website. The inclusion of any third-party link does not imply endorsement by FCCU. Use of any such linked website is at the user’s own risk. You understand that, when going to a third-party website, that site is governed by the third party’s privacy and terms of use, and the third party is solely responsible for the content and offering presented on its website.

FCCU reserves the right to change these terms at any time at its sole discretion.

By participating, you agree to these terms. If you have any questions regarding the Policy and its Terms and Conditions, please email us at photos@fccu.org