

AMERICU SOCIAL MEDIA POLICY

UPDATED MARCH 3, 2022

These terms govern AmeriCU Credit Union's social media-based websites, accounts, pages, and applications (collectively, "sites"). 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 AmeriCU and those of any third parties that host our sites (which may include, but are not limited to, Facebook, YouTube, Yelp, Instagram, LinkedIn, Vine, Google+, Pinterest, and Twitter). If you do not agree with any of these terms, do not use or access our sites. Any unauthorized use of our sites or misuse of any information posted to a site is strictly prohibited. By accessing a social media site managed by AmeriCU, you are agreeing to these guidelines. We reserve the right to change these guidelines at any time at our sole discretion.

INFORMATION/SOCIAL MEDIA PURPOSE

AmeriCU uses social media channels to provide you with an additional communication channel; a community where you can learn, discuss ideas, and converse about the many features of our products and services with others that share your interest in AmeriCU. Social media channels work best when participants treat their fellow posters with respect and courtesy and add value to the conversation.

PRIVACY AND CONFIDENTIAL INFORMATION:

AmeriCU social media is generally available to the public. Never post personal, private or confidential information such as your address, telephone number, account information or password. We are not responsible for anything that may occur if you post your personal, private or confidential information to a social media site. We will never ask you to provide this type of information through a public channel like social media. If you have any doubt about the confidentiality of certain information, please don't post it.

AmeriCU may post photographs taken at Credit Union sponsored and/or local events to AmeriCU social media channels. It is our policy not to "tag" individuals in photos, but to allow users to tag themselves and others in photos. To request an image be removed from AmeriCU social media, please send a message to hello@americu.org detailing your request and including your name, contact information with phone number, the title of the image in question, and the reason for the request.

BLOCKED/RESTRICTED CONTENT

We reserve the right to remove posts and block posts which may be deemed inappropriate and/or pose a security threat to our members. Anyone who repeatedly posts material that contains hateful, profane, harassing, threatening, or obscene references, confidential content, self-promotion/advertising, fraudulent or misleading comments, spam, and/or copyright violations, and/or promotes illegal activities, and/or violates other state/local/federal law, will be banned from participating on this page.

PLEASE NOTE THAT WE CANNOT ACCEPT COMMENTS FROM INDIVIDUALS UNDER THE AGE OF 13.

We recommend that you familiarize yourself with the privacy and security policies of the social media sites you use (such as Facebook) and understand how your information can be displayed and used throughout each site as well as other third-party sites that may be linked.

PARTICIPATION GUIDELINES

When using an AmeriCU social media site, we request that you follow guidelines that will help keep the discussions constructive, relevant, and appropriate. We reserve the right to moderate and delete any content at our sole discretion.

Posts in HTML Format (or URLs) will be removed. Please only use plain text when submitting your comments. Posts containing images and/or videos will not be accepted, unless specifically requested by an authorized representative of AmeriCU for a contest or other business-related purpose. In these instances, pictures will be reviewed and will not be posted if deemed inappropriate.

AMERICU EMPLOYEES

Only authorized personnel have permission to speak on behalf of AmeriCU Credit union or one of its subsidiaries on social media. If you are an employee of AmeriCU Credit Union or one of its subsidiaries, you MUST disclose your employment status when you submit a comment or question. When commenting on the Credit Union, unless you are authorized to speak on behalf of AmeriCU, 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 our members, we reserve the right to remove the comment from a blog or social media site. Thank you for helping maintain the integrity of our community by disclosing your employment relationship.

RESPONSE TIME

Monitoring of the AmeriCU social media sites wall will take place between the hours of 8:00AM and 5:00PM EST, Monday - Friday (with the exception of major holidays). We will do our best to respond to your post within two hours during this set time period and will seek to connect with you as soon as possible outside of this set time frame. You may always contact our Call Center at 800.388.3000 for immediate assistance.

ENDORSEMENT

AmeriCU has not reviewed all of the third-party sites linked to its social media sites and is not responsible for their contents. The inclusion of any third-party link does not imply endorsement by AmeriCU.

AmeriCU does not endorse comments made by individuals, including AmeriCU employees. Endorsed, official AmeriCU comments are posted from AmeriCU Credit Union's corporate social media accounts." AmeriCU does not endorse or validate assertions or forward-looking statements in the comments. All statements and viewpoints expressed in the comments are strictly those of the commenter alone, and do not constitute an official position of AmeriCU.

DISCLAIMER

The materials on AmeriCU's sites are provided "as is." AmeriCU makes no warranties, expressed or implied, and hereby disclaims and negates all other warranties, including without limitation, implied warranties or conditions of merchantability, fitness for a particular purpose, or non-infringement of intellectual property or other violation of rights. Further, AmeriCU 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 are intended for informational purposes only. AmeriCU 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 AmeriCU and does not necessarily represent the views or positions of AmeriCU.

RELATIONSHIP

Your accessing of our sites in no way shall be deemed to create an agency or employee-employer relationship of any kind between you and AmeriCU, nor do these terms extend rights to any third party. You also agree that in the course of your accessing and using our sites, that no relationship is formed between yourself and AmeriCU that is either confidential or fiduciary in nature beyond any existing relationship you may have with us.

LIMITATIONS/INDEMNIFICATION

In no event shall AmeriCU, 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 AmeriCU's sites, 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 AmeriCU, 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 sites or violations of these terms or applicable guidelines.

UNSOLICITED IDEA SUBMISSION POLICY

AmeriCU and its subsidiaries request that you do not offer unsolicited ideas via social media, including ideas for new or improved products, processes or technologies, product enhancements, advertising and marketing campaigns, promotions or new product names. Please do not send any original materials, suggestions or other items. The sole purpose of this policy is to avoid potential misunderstandings or disputes when AmeriCU's products or marketing efforts might seem similar to ideas submitted to the Credit Union. If, despite our request not to send us your ideas, you still do, then regardless of what your communication states, the following terms shall apply to your submission:

You agree that: (a) your ideas will automatically become the property of AmeriCU, without compensation to you, (b) AmeriCU can use the ideas for any purpose and in any way, and (c) any information you provide will be considered non-confidential.

DIGITAL MILLENIUM COPYRIGHT ACT

If you believe in good faith that materials available on an AmeriCU site infringe your copyright, you (or your agent) may send us a notice requesting us to remove the material or block access to it. Details on notices and counter-notices are available on the Copyright Office site at www.copyright.gov.

AMERICU SOCIAL MEDIA PROCEDURES

UPDATED MARCH 3, 2022

GENERAL

All social media posts are written and posted by members of Marketing, the only employees with administrative rights. The Marketing Department also has permission to edit and/or remove existing posts. Permission levels are established within each social media platform and are managed by the AVP of Marketing. It is our job to evaluate content for appropriateness, relevance, and newsworthiness. We also determine which posts shall be advertised and/or sponsored (i.e., paid advertising).

When it comes to posting on social media, employees may not post on behalf of the credit union. If you are interested in sharing one of the great promotions, rates, or campaigns that the credit union is running, you are only authorized to reshare posts created and shared by the original AmeriCU Credit Union social accounts. You may not create your own posts or post any promotional, rate, or campaign material that is not expressly designed for social media use (ie. a picture of a flyer).

The employee may associate themselves with the credit union through their personal account, but any personal opinions stated are purely their own and not of AmeriCU. The credit union will not be held responsible for any repercussions their posts may generate.

Divulging sensitive company information is strictly prohibited and will be penalized.

"GOOD WILL" POSTS AND NEWS ARTICLES

The Marketing Department writes posts and obtains pictures (if applicable). If pictures are of employees, we ask for verbal or email approval to post pictures. If pictures are of others outside the organization, we obtain emailed permission and/or signed release forms to post pictures. Stories are posted without review or approval.

SHARED POSTS

The Marketing Department may regularly share posts of outside entities which contain relevant news stories and/or helpful content for our membership. Such content is posted without review or approval.

PRODUCT/SERVICE PROMOTIONAL POSTS

The Marketing Department writes posts and obtains graphics from the Creative Team or third-party design team. No rate information is shared via social media. Instead, per the Compliance Officer, all product/service promotional posts link to applicable pages on AmeriCU's website for rates, details, and disclosures.

CRISIS COMMUNICATIONS POSTS

In the event of a crisis, we immediately perform a Crisis Assessment per the AmeriCU Crisis Communications Plan. If the crisis is deemed "Low," the VP or Communications Coordinator writes posts without review or approval. For crises deemed "Medium" or "High", we follow all communications protocols specified in the Crisis Communications Plan.