

SOCIAL MEDIA POLICY

Terms of Use: These terms govern Democracy Federal Credit Union's social media-based websites, accounts, pages and applications (collectively, "sites"). Democracy Federal Credit Union's social media sites are considered a public forum of Democracy Federal Credit Union's members and the community. Our social media sites represent a place where members of our community can express their concerns, get help if they have questions, or support Democracy Federal Credit Union for all the good we do for our members and the community. 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 Democracy Federal Credit Union 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, Twitter). If you do not agree with any of these terms, do not use or access our sites.

Use Limitations: While we welcome member and non-member participation as a means of sharing experiences, suggesting improvements, and contributing to conversations, we have established the following use limitations. Democracy Federal Credit Union reserves the right to review any and all comments at its discretion and to delete comments that are, or include:

- Content deemed to be abusive or inflammatory. This includes, but is not necessarily limited to, profane or provocative language as well as comments that contain threatening, hateful, offensive, derogatory, or explicit language.
- Comments focused on selling a product or service, or comments posted for a purpose of driving traffic to a particular website for personal, political, or monetary gain.
- Personal Attacks: If you disagree with the content, we would like to hear from you, but ask that you refrain from personal attacks or being disrespectful to others. Malicious intent and/or participation not in the spirit of civil conversation will be removed.
- **Private or Confidential Information:** Please do not provide any of your specific account details or other personal information when posting comments. If you have immediate service needs, please contact our Member Services Department at 1.800.742.5582 or send email to emarketing@democracyfcu.org.

Endorsements: Democracy Federal Credit Union does not endorse any comments made by its employees, unless they are made in an authorized representative capacity. Statements and opinions expressed in the comments are strictly those of the commenter alone, and do not constitute an official position of Democracy Federal Credit Union, unless they are posted by the original author (who is an authorized representative of the credit union) or by a subject matter expert responding on behalf of that authorized representative. In addition, we cannot allow advertisements or solicitations for groups we decide do not foster our community spirit. External links are provided for convenience and are not an official endorsement by Democracy Federal Credit Union.

Posts from individuals under the age of 13 is prohibited and cannot be accepted.

Limitations/Indemnification: In no event shall Democracy Federal Credit Union, 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 Democracy Federal Credit Union'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 Democracy Federal Credit Union, 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.

Privacy: For your safety and security, do not share any confidential or sensitive information on social media sites. Your use of Democracy Federal Credit Union's social media-based websites constitutes your consent to Democracy Federal Credit Union's use of information obtained through your site visits. With respect to content collected through our sites, Democracy Federal Credit Union follows the applicable privacy policies of the third party hosts of our sites. Please note that when visiting any Democracy Federal Credit Union site, you are also subject to the terms and conditions of Democracy Federal Credit Union's privacy notices, as well as the terms of service and privacy policies of third-party hosts, when applicable.

Third-Party Links: Democracy Federal Credit Union has not reviewed all of the third-party sites linked from its sites and is not responsible for the contents of any such linked site. The inclusion of any third-party link does not imply endorsement by Democracy Federal Credit Union. 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 may be 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.

Should you have any concerns, please contact us at 1.800.742.5582. However, we might require you to send an email to emarketing@democracyfcu.org to further discuss this situation depending on the nature of your request. Our social media moderators will not and cannot discuss private matters in a public forum. This procedure of shifting to a private channel ensures the protection of your personal information.

Please note that calling out our employees by name will be deemed as harassment and the posts will be removed. Continuous complaints and criticism of Democracy Federal Credit Union, employees or other members of our community will not be tolerated and will be promptly removed.

We consider that you are fully aware that when you post, you're also posting your name and all information you decide to include in your post. You grant us permission to use your name and your comments on and off social media.

Democracy Federal Credit Union monitors our official social media sites during the following hours (EST): Monday – Friday 8:00 a.m. to 4:00 p.m. If you need immediate attention during normal business hours, please contact our Contact Center at: 1.800.742.5582.

Democracy Federal Credit Union reserves the right to change these Terms at any time at its sole discretion.