## Social Media Terms and Conditions

Welcome to PSECU! We encourage you to interact with us by using our social media channels, which include Facebook, Instagram, LinkedIn, Pinterest, YouTube, and Twitter.

Our goal is to offer an official destination where we can create PSECU content and news to share with all of you. We may also utilize our social media channels' functionality to share your posts. We ask that you respect the following guidelines when participating in discussions on our social media pages. We will moderate comments, and any comments falling outside of the discussion guidelines below are subject to being hidden or deleted from the page, or we may block you from our social media channels.

By using PSECU's social media channels, you agree that you will not violate these Social Media Terms and Conditions, applicable laws, statutes, ordinances, or regulations. Further, you agree that your posts or comments will not cause injury to any person or entity.

If you have any questions, complaints, or issues with your PSECU account, please know that we cannot discuss account specifics through this channel, and those managing the PSECU social media accounts do not have access to member account information. Please contact us through one of the options listed at <a href="mailto:psecu.com">psecu.com</a> under the Contact Us tab.

## Guidelines

- 1) Please be respectful toward others and comply with the policies of the individual social media channels. Avoid posting comments that:
  - a. are abusive, threatening, racist, or obscene;
  - b. attack or discriminate against other users;
  - c. contain expletives;
  - d. contain inflammatory religious content; or
  - e. are spam.
- 2) It is the policy of PSECU to protect the privacy of our employees. For this reason, we ask that when referring to an employee of PSECU, no last names be stated.
- 3) Due to the highly regulated industry in which we work, there may be certain topics that we will be unable to discuss on social media. Additionally, comments relating to legal or regulatory matters do not belong on social media.

Please keep in mind that the opinions expressed by followers on social media are their own and do not represent the opinions of PSECU, and that PSECU does not endorse the opinions shared. PSECU does not endorse any third parties, including, but not limited to, referenced individuals, companies, organizations, products, blogs, or websites. PSECU is not responsible for the information or material provided by others and cannot guarantee the accuracy of that information.

Unless originated from an official PSECU account, information on our pages should not be viewed as an official communication from PSECU (either in posts or comments). Posts and comments on social media are not intended to be professional advice or recommendations and do not necessarily reflect PSECU policy or opinion. For official PSECU product information and PSECU-related news, please refer to psecu.com. Any content uploaded by anyone other than PSECU is the responsibility of the submitter. PSECU reserves the right to remove content in its sole discretion.

Submission of any content, including but not limited to comments, posts and shares grants PSECU and its agents an unlimited perpetual license and right to share, publish, use, and publicly perform throughout the universe such content, in whole or in part, or any idea contained in such content, in any way, in all media (now known or developed in the future), for commercial, advertising, promotional, or any other purpose, without approval by or payment or other consideration to the submitter.

If you post or upload material, you represent and warrant that your post or upload does not contain any viruses or other malicious content or infringe another's intellectual property rights.