## Social Media & Community Guidelines

First Peoples Community Federal Credit Union ("Credit Union" or "we") welcome and encourage your comments to share your experiences, suggest improvements, and add to the conversation. In the spirit of maintaining focus for our community, we have developed some simple guidelines ("Guidelines"):

Please read and review these Guidelines carefully. By accessing, posting, commenting, or using the Credit Union Social Media Communities ("Communities") you accept and agree to be bound by these Guidelines, which Guidelines may be updated or changed by us from time to time without notice to you by updating this posting. If you do not agree with these Guidelines, do not access, post, comment or use the Communities. These Guidelines are in addition to and not in lieu of the Terms and Conditions found on the Credit Union website.

Credit Union Social Media Communities are moderated and all comments are reviewed by us before being posted.

Please note that you must be at least 13-years of age to participate in the Communities.

To ensure exchanges that are productive, informative, respectful of diverse viewpoints and lawful, we will review all comments and we reserve the right to NOT post comments. However, you agree that you will NOT post, upload or otherwise transmit to or through the Communities: any comments or content (collectively, "Material") that:

- 1. Infringes any patent, trademark, trade secret, copyright or other proprietary rights of any party, including rights of publicity;
- 2. Is unlawful, obscene, abusive, false, defamatory, libelous, threatening, pornographic, tortuous, harassing, hateful, racially or ethnically offensive, or invasive of another's privacy or otherwise objectionable;
- 3. Is illegal in any way or advocates or encourages illegal activity;
- 4. Is advertising, promotional materials, "junk mail," "spam," "chain letters," "pyramid schemes," or any other form of solicitation, including without limitation, solicitation of funds, goods, services, or business;
- 5. Impersonates or misrepresents your connection to any other entity or person or otherwise manipulates headers or identifiers to disguise the origin of the comments or content;
- 6. Is individually, identifiable information of a minor (any person under the age of 19), including, without limitation, any of the following: full name, home address, telephone number, picture or the name of their school.
- 7. Contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment.

Furthermore, we also reserve the right to exclude Material not related to the subject of the conversation. If you have an idea outside of the conversation, send us an email at: memberservice@firstpeoples.com and we will contact you as soon as possible. In addition, we also reserve the right to exclude posting Material concerning threatened or actual litigation, or disputes, between you and any other person or entity. If you have concerns about an issue and would like to provide feedback, or would like follow-up from us, contact us so we can refer you to the proper channels.

By posting, submitting or uploading any Material and/or providing any communication to us you automatically and irrevocably: (i) grant and assign to Credit Union a royaltyfree, perpetual, non-exclusive, unrestricted, worldwide license to any and all rights in the Material including without limitation all copyright, together with all consents (if any) necessary to enable its reproduction, distribution, modification, publishing and/or other exploitation by us and/or by any person authorized by us, by any means and in all media now known or hereafter devised, without payment or other reference to you or any other person, and to advertise and promote such exploitation, for the full period of all such rights (together with any extensions and renewals) and insofar as possible in perpetuity; (ii) warrant that you are the owner of the Material or have authorization to distribute the Material; (iii) confirm that no such Material will be subject to any obligation, of confidence or otherwise, to you or any other person and that we shall not be liable for any use or disclosure of such Material.

Comments in HTML format (or URLs) will not be accepted. Please only enter plain text.

Please do not provide any of your specific account details or other personal information. If you have immediate service needs, you may visit your local Credit Union branch or call us at 301-784-3000 or toll-free at 1-800-655-8335.

Employees are not authorized to speak on behalf of the credit union or imply that their comments carry official endorsement. Credit Union does not endorse any comments made by its employees, unless they have been authorized as a Subject Matter Expert (SME) to speak on behalf of Credit Union. Credit Union does not validate assertions or forward-looking statements in said comments. All statements and viewpoints expressed in the comments are strictly those of the commenter alone, and do not reflect an official position of Credit Union unless they are posted by the original author (who is an authorized representative of Credit Union as defined in this paragraph) or by another SME responding on behalf of that authorized representative. For accurate and reliable information, please call us at 301-784-3000 or toll-free at 1-800-655-8335 for authoritative guidance.

Claims of Copyright Infringement: If you believe that any Materials appearing on the Communities infringes your copyright rights, please forward the following information in writing to the compliance department at the address listed below:

1. Your name, address, telephone number, and e-mail address;

- 2. A description of the copyrighted work that you claim has been infringed;
- 3. The exact URL or a description of each place where alleged infringing material is located;
- 4. A statement by you that you have a good faith belief that the disputed use has not been authorized by you, your agent, or the law;
- 5. Your electronic or physical signature or the electronic or physical signature of the person authorized to act on your behalf; and
- 6. A statement by you made under penalty of perjury, that the information in your notice is accurate, that you are the copyright owner or authorized to act on the copyright owner's behalf.

Compliance Department First Peoples Community Federal Credit Union P.O. Box 5524 Cresaptown, MD 21505-5524

We seek to preserve any and all exemptions from liability that may be available under the copyright law, but does not necessarily stipulate that it is a service provider as defined in USC section 512(c) or elsewhere.