# **Social Media Disclaimer**

R1CU provides social media experiences on popular platforms such as Facebook®, Twitter®, LinkedIn®, and YouTube®, and others. Registered users can share and collaborate online through these channels, but they must adhere to the Terms of Use and Privacy Policies of the respective platform. Please take the time to review the policies to understand your rights and responsibilities regarding any content you post, including personal information, pictures, opinions, and information.

R1CU and its affiliates cannot be held liable for any loss or damage, including indirect or consequential losses, resulting from the use of this social media site. Statements made on this site that are not based on historical facts, including those regarding plans, goals, and expectations for businesses and financial results, are "forward-looking" and are subject to risks and uncertainties such as changes in government regulations, economic conditions, and geopolitical factors. Therefore, the actual results may differ from those predicted or implied by these statements.

# **Social Media Community Guidelines**

# Private Information and Responsibility of Security

As a financial institution, R1CU is regulated and requires its users never to disclose financial information on its social media channels, whether publicly or through a direct message to the credit union. To discuss any concerns about your deposit account, we kindly ask that you reach out to one of our branch locations or our call center.

R1CU is not responsible for the privacy or security of social media sites and other third-party sites that may be linked to social media sites. It's essential to be cautious while posting, sharing, or taking any action on social media or the internet, in general.

When posting on R1CU social media channels, it is prohibited to include any unsolicited advertising, fraud, spam, hyperlinks, or content that is protected by copyright, trademark, or other rights without authorization. To ensure your online safety, please refrain from opening any third-party links unless you trust the source.

R1CU will never ask for your Social Security Number, account information, passwords, or PINs via Facebook®, Twitter®, LinkedIn®, YouTube®, or any other R1CU social media channel.

# Policy on Submitting Ideas and Photographs

R1CU and its affiliates do not accept or consider unsolicited ideas, including suggestions for new or improved products, processes, or technologies, as well as proposals for advertising and marketing campaigns, promotions, or product names. Please do not send any original materials, suggestions, or other items.

By posting comments, posts, photos, videos, ideas, or any other content on R1CU social media channels, you are giving R1CU the right to use this content in any way we see fit without the need for further approval or compensation. This includes but is not limited to the right to republish, redistribute, or modify the material for marketing and advertising purposes.

## Disclaimer Regarding Views Expressed on R1CU's Social Media Channels

Please keep in mind that R1CU's social media presence and accounts are public, which means that anyone can view posts and comments on these sites. While we welcome engagement, it's important to note that R1CU is not responsible for any views or opinions expressed by other users, including R1CU employees or partners. All unofficial statements and viewpoints expressed in the comments are strictly those of the commenters alone.

## **Endorsements**

R1CU is not responsible for and does not endorse any content or advertisements posted by social media sites or third-party sites or applications that may appear on those social media sites.

### **Affiliation**

While R1CU has a brand presence on third-party social media sites like Facebook®, Twitter®, LinkedIn®, and YouTube®, please note that R1CU is not affiliated with these sites. R1CU has no control over how third parties use the information you share on these sites. Your participation in social media is at your own risk. We also recommend that you would familiarize yourself with the social media privacy policies of all social media sites before using them.

# Validity of Links

Users should be aware that when they click on a link on an R1CU social media page, they assume the risk. Users should also understand that they may be leaving our site when clicking on such links. Users should exercise extra caution when links are posted outside of normal business hours or on third-party comments. We may occasionally post links to third-party sites when we think you'll find the information helpful. However, please note that this does not in any way constitute an official endorsement of the individual, information, site, or company.

#### Removal of Comments

All R1CU social media sites are monitored, and any posts considered obscene, explicative, profane, pornographic, racist, derogatory, solicitations, or similarly inappropriate will be removed. This also includes communications that have been censored but imply any of the above themes. Sensitive information posted publically, such as phone numbers, SSNs, account info, debit card number, etc., will be removed in an effort to protect our members' information. In the event this information is posted and subsequently stolen, R1CU is not liable.

Additionally, some comments can be automatically removed or reported by Facebook or other users without the input of R1CU.

We reserve the right to ban individuals that offend our social media code of conduct.

Please note that R1CU employees moderate these pages. We will make every effort to respond within 24 hours and during normal business hours.