

SOCIAL MEDIA MEMBER POLICY

User-Generated Content Standards and Expectations

Introduction: Welcome to Alabama Teachers Credit Union's (ATCU) social media outlets. We are excited to provide you with communication channels to share your thoughts with us regarding your experiences with ATCU. Those channels include, but are not limited to: Facebook, Twitter, YouTube, and Instagram. We invite you to interact with us by posting links, pictures, asking questions, or just dropping by and saying hello.

Facebook-alabamateacherscreditunion

YouTube-TheATCU

Twitter-@ALTeachersCU

Instagram-@ALTeachersCU

Purpose of ATCU Social Media: ATCU social media pages are intended to be used as a discussion forum for the Credit Union and its members. If abusive or inflammatory content is posted to our page, we will not hesitate to remove such content and block the offending users so as to allow constructive and beneficial conversations.

ATCU is a family-friendly institution and so are our social media outlets. We ask that you keep any and all images, posts, or links clean and credit union related. If we deem any post to be sexually charged, predatory, obscene, violent, racist, sexist, or discriminatory, we will remove said post at our sole discretion.

Posting Guidelines:

- Personal attacks will not be tolerated.
- We do not allow spam, solicitations or advertisements. This includes promotion or endorsement of any financial, commercial or non-governmental agency. Similarly, we do not allow attempts to defame or defraud any financial, commercial or non-governmental agency.
- Please do not include personal account or contact information, including e-mail addresses, in your posts.
- Please do not undermine ATCU's interests. This is not a place to promote services that compete directly with ours such as savings, loans, mortgages, etc.
- The Credit Union reserves the right to remove any posts that we deem violate our posting guidelines without advanced notice, without discussion and at our sole discretion. We reserve the right to remove other material not explicitly listed, especially if it exposes us to legal and/or reputational risks.
- If you become aware of any post(s) that violate these expectations or that you believe are otherwise objectionable, e-mail us at marketing@atcu.com.
- You participate at your own risk, taking personal responsibility for your comments.

Disclosures to Prevent Fraud on Social Media Sites/ Fraud Prevention Statement: ATCU's social media outlets are managed by official representatives; however, fraudulent activity may still occur, as social media outlets are third-party websites not controlled by ATCU. For one's protection and account security, do not post personal information. On a social media site, ATCU will never ask for a member's social security number, account

number, password/PIN, account balances, etc. All member interaction on social media that requires a response from ATCU (i.e. Online Banking, account issues, etc.) will be subject to ATCU protocol; the comment will be acknowledged, and the member will be contacted offline thereafter. ATCU is not affiliated with the security, privacy or any other operations of the social media outlet or service or third-party applications and advertising that may be connected to or linked to by them. We discourage clicking on links posted by other users, as these links may pose risk to your computer or take you to inappropriate sites.

You understand that if you elect to use Credit Union or other parties' social media tools and sources, that there is no claim of privacy or privilege regarding information shared or discernible from such use or sharing, and the use of such information by us does not violate your privacy or other rights. If you have consented to communicating with us via social media, we may use any social media addresses you may establish.

Release for Use of Photos, Name, Image, Likeness or Voice: Following or "liking" one of our social media pages gives ATCU consent to the use your name, image, photo, likeness or voice for the sole purpose of promoting ATCU. Understand that the use of your name, image, photo, likeness or voice may include, but is not limited to photographs, newspaper articles, brochures, displays, internet websites, billboards, television, radio, or any other media form or public community relations material. This authorization is given without hope or expectation of reward or compensation of any kind. You also waive any right to inspect or approve any materials which may be created by ATCU.

Sweepstakes: From time to time, ATCU may hold contests, conduct giveaways, or otherwise solicit your participation in exchange for a chance to win a prize. The act of participating binds you to the official rules. In general, no purchase is necessary for participation in sweepstakes and neither is membership in ATCU. Prize acceptance is limited to eligible persons who are 19 years or older and U.S. residents. May the odds be ever in your favor.