

Hometown Credit Union Social Media Public Use Policy

Terms of Use: These terms govern Hometown Credit Union's ("HCU") Facebook pages. By accessing this site, 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 HCU and Facebook. If you do not agree with any of these terms, do not use or access our sites. Any unauthorized use of our sites or misuse of any information posted to a site is strictly prohibited.

Use Limitations:

Hometown Credit Union welcomes member and non-member participation as a means of sharing experiences, suggesting improvements, and contributing to conversations. We intend to maintain a family-friendly atmosphere and request that you please use appropriate language at all times when posting and/or commenting. We have established the following use limitations to ensure exchanges that are productive, informative, respectful of diverse viewpoints and lawful. HCU reserves the right to review any and all comments and at our sole discretion remove any comments, postings, or content that we deem inappropriate, or that are or include:

- **Offensive Language** – Comments including, but not limited to: profane or provocative language; threatening, hateful, offensive, derogatory, obscene or sexually explicit language; graphic explicit, racial, or disparaging language; abusive, hateful, or inflammatory language will not be tolerated and will be removed.

- **Personal Attacks** – If you disagree with content, we would like to hear from you, but ask that you refrain from personal attacks or being disrespectful of others. Malicious intent, or language intended to defame any person(s) and/or entity is not permitted.

- **Spam** – Comments focused on selling a product or service, or comments posted for the purpose of driving traffic to a particular website for personal, political or monetary gain are not permitted and will be removed.

- **Illegal Activity** – Comments that seek to defame or defraud any financial, commercial, or non-governmental agency are not permitted. Comments that contain any suggestion or encouragement of illegal activity are not permitted. Comments/posts must not violate laws that govern the use of copyrights, trade secrets, etc.

- **Private or Confidential Information** – Participation on the site is done at your own risk. Therefore you are taking personal responsibility for your posts/comments, your username and any information you provide. Please do not provide any of your specific account details or other personal information. If you have immediate service needs, please contact a member services representative at one of our offices: Kulm 701-647-2448; Ashley 701-288-3439; Hazelton 701-782-6841; Lincoln 701-751-1613.

- **Off Topic** – Comments that vary greatly from the overall theme of a particular discussion thread may be subject to removal.

- **Posts in HTML Format (or URLs)** will be removed. Please only use plain text when submitting your comments.

- **Posts from individuals under the age of 13** cannot be accepted.

- Posts containing photos will not be accepted unless specifically requested by an authorized representative of HCU for a contest or other business-related purposed. In these instances pictures will be reviewed and will not be posted if deemed inappropriate.

Endorsements: HCU does not endorse any comments made by our employees, unless they are an authorized representative of the credit union. HCU does not validate assertions or forward-thinking statements in the comments. All statements and viewpoints expressed in the comments are strictly those of the commenter alone, and do not constitute an official position of HCU unless they are posted by the site administrator, who is an authorized representative of the credit union.

Disclaimer: The materials on Hometown Credit Union's sites are provided "As is". HCU makes no warranties, express or implied, regarding merchantability, fitness for a particular purpose, or non-infringement of intellectual property or other violation of rights. Further, Hometown Credit Union does not warrant or make any representations concerning the accuracy, likely results, or reliability of the use of the materials on its sites or otherwise relating to such materials or on any sites linked to these sites. The information and content provided on our sites is intended for informational purposes only. HCU is not responsible for any content posted by users, including posts made by employees or agents who are not authorized administrators of our sites. Content posted by others is not edited by HCU and does not necessarily represent its views or opinions.

Limitations/Indemnification: In no event shall Hometown 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 HCU'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 HCU, 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: Your use of Hometown Credit Union's Facebook page constitutes your consent to HCU's use of information obtained through your site visits. With respect to content collected through our sites, HCU follows Facebook's privacy policy. Please note that when visiting any HCU site, you are also subject to the terms and conditions of HCU's privacy notices, as well as the terms of service and privacy policies of third-party hosts, when applicable.

Third-Party Links: Please note that the appearance of external links on this site does not constitute the official endorsement by HCU. Hometown 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. 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 is 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.

Hometown Credit Union reserves the right to change these guidelines at any time at its sole discretion.