

Business & Industrial Federal Credit Union

Social Media Public Use Policy & Terms of Use

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Terms of Use: These terms govern Business & Industrial Federal Credit Union's (**B&IFCU**) social media-based websites, accounts, pages and applications (collectively, "sites"). By accessing our sites, 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 **B&IFCU** and those of any third parties that host our sites (which may include, but are not limited to, Facebook, YouTube, Yelp, Instagram, LinkedIn, Vine, Google+, Pinterest, Twitter). 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: While we welcome member and non-member participation as a means of sharing experiences, suggesting improvements, and contributing to conversations, we have established the following use limitations. **B&IFCU** reserves the right to review any and all comments at its discretion and to delete comments that are, or include:

Spam: Comments focused on selling a product or service, or comments posted for a purpose of driving traffic to a particular website for personal, political or monetary gain will be removed.

Personal Attacks: If you disagree with the content, we would like to hear from you, but ask that you refrain from personal attacks or being disrespectful to others. Malicious intent and/or participation not in the spirit of civil conversation will be removed.

Illegal: Posts must not violate laws that govern use of copyrights, trade secrets, etc.

Offensive Language: Comments including, but not limited to, profane or provocative language will be removed. Comments that contain threatening, hateful, offensive, derogatory, obscene or sexually explicit language will not be tolerated.

Private or Confidential Information: Please do not provide any of your specific account details or other personal information when posting comments. If you have immediate service needs, please contact our Contact Center at **812.372.6091** or **800.523.2240**, or visit one of our local branches for assistance.

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.

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Posts Containing Photos will not be accepted, unless specifically requested by an authorized representative of **B&IFCU** for a contest or other business-related purpose. In these instances, pictures will be reviewed and will not be posted if deemed inappropriate.

Endorsements: **B&IFCU** does not endorse any comments made by its employees, unless they are made in an authorized representative capacity. Statements and opinions expressed in the comments are strictly those of the commenter alone, and do not constitute an official position of **B&IFCU**, unless they are posted by the original author (who is an authorized representative of the credit union) or by a subject matter expert responding on behalf of that authorized representative.

B&IFCU Employees: If you are a **B&IFCU** employee, you **MUST** disclose your employment status when you submit a comment or question. When participating in online communities, do not misrepresent yourself. Whether you are at home or in the office, working for **B&IFCU** is a material fact that may influence content, and community members have a right to know you work for **B&IFCU**. When commenting on the credit union, unless you are authorized to speak on behalf of **B&IFCU**, you must state that the views expressed are your own. If we feel the nature of your comment is confidential, shares information not generally available, or recommends an action which could adversely affect our members, we reserve the right to remove comment from a blog or social media site. Thank you for helping maintain the integrity of our community by disclosing your employment relationship.

Disclaimer: The materials on **B&IFCU**'s sites are provided "As is". **B&IFCU** 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, **B&IFCU** 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. **B&IFCU** 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 **B&IFCU** and does not necessarily represent its views or opinions.

Limitations/Indemnification: In no event shall **B&IFCU**, 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 **B&IFCU**'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 **B&IFCU**, its officers,

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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 **B&IFCU**'s social media-based websites constitutes your consent to **B&IFCU**'s use of information obtained through your site visits. With respect to content collected through our sites, **B&IFCU** follows the applicable privacy policies of the third-party hosts of our sites. Please note that when visiting any **B&IFCU** site, you are also subject to the terms and conditions of **B&IFCU**'s privacy notices, as well as the terms of service and privacy policies of third-party hosts, when applicable.

Third-Party Links: **B&IFCU** 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. The inclusion of any third-party link does not imply endorsement by **B&IFCU**. 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.

B&IFCU reserves the right to change these Terms at any time at its sole discretion.