



## **Social Media Guidelines**

### **(Terms of Use)**

This policy governs interactions by users on Liberty Bank-controlled Social Media (i.e. Facebook, Twitter). Liberty Bank Social Media sites are NOT private and can be viewed by the public. These sites will NOT be used as a means to inquire or provide customer service for specific Liberty Bank accounts. If customers wish to speak to someone about their Liberty Bank accounts or transactions, they should call the Liberty Bank Customer Service Center at 888-570-0773 for assistance.

This policy applies to all users of Liberty Bank Social Media, including employees and third parties. Users of Liberty Bank Social Media must be at least thirteen (13) years of age. If Liberty Bank believes that a user is under the age of thirteen (13) Liberty Bank may ban/block the user from accessing Liberty Bank Social Media pages and report the user to third parties as it deems appropriate.

By using any Liberty Bank Social Media, you agree to these Terms of Use including but not limited to the following and you understand and agree that by using Liberty Bank Social Media you are accepting these Terms of Use and agree to abide by them. Liberty Bank reserves the right to amend these Terms of Use at any time and at its sole discretion.

**Posting of personal, private and/or confidential information is prohibited.** Liberty Bank Social Media is available to the public. The posting of personal, private, and/or confidential information, whether it is applicable to you or another party, such as

addresses, telephone numbers, social security numbers, account information, passwords, balances, etc. on any Liberty Bank Social Media is strictly prohibited and you agree that you will not do so. Liberty Bank is not responsible for anything that may occur if you post your own or a third party's personal, private, and/or confidential information to Liberty Bank Social Media. Further, you agree that you are responsible for any damages that may result from your posting any personal, private, and/or confidential information about yourself or a third party.

Once you choose to be a part of the Liberty Bank Social Media community, you will follow these discussion guidelines in order to keep the discussion appropriate for everyone. Your posting must not contain the following:

- **Infringement Content.** Content that violates or infringes the rights of any person or entity including, but not limited to, privacy, publicity, and/or intellectual property rights, including the copyrights and brand rights of Liberty Bank and/or third parties;

- **Hateful or Threatening Content.** Content that is hateful, defamatory, slanderous, libelous, threatening or obscene;

- **Discriminatory/Harassing Content.** Content that promotes bigotry, racism, sexism, hatred or harm against any group or individual or is otherwise offensive or derogatory based on race, sex, religion, nationality, disability, sexual orientation, gender identity, age or other status protected under state or federal law;

- **Unlawful Content.** Content that is unlawful, in violation of or contrary to laws or regulations, including but not limited to those applicable to Liberty Bank;

- **Spam.** Postings for sales pitches for outside products or services or posting comments that drive traffic to a third party's web site (including for personal, political, or monetary gain) will not be tolerated.

All decisions regarding whether a posting violates these guidelines will be made by Liberty Bank, in its sole discretion. Liberty Bank reserves the right to remove any posting, whether created by Liberty Bank, an employee, or a third party, at any time, for any reason, without notice or explanation.

Liberty Bank does not endorse any comments made by third parties, including its employees, unless they are specifically authorized spokespersons for Liberty Bank.

Liberty Bank does not validate assertions or statements made by third parties. All

statements and viewpoints expressed in the comments are strictly and solely those of the commentator and do not necessarily represent the viewpoints, positions, strategies or opinions of Liberty Bank, its management or its affiliates.

Liberty Bank Social Media may contain links to third party sites. These links are provided for convenience purposes and are not under the control of Liberty Bank. The inclusion of a link does not imply or constitute an endorsement of the entity linked or its products or services, nor the content of the linked site. Liberty Bank has made no effort to determine that any link will bring you to the site intended. You are responsible for confirming the identity and authenticity of any institution you visit and transact business with online.

If you choose to follow a link to such third party web sites, Liberty Bank makes no warranties, either expressed or implied, concerning content of such sites, including the operations, programming, and conduct of transactions over such sites. Liberty Bank does not warrant that such sites or content are free from any claims of infringement or that such sites or content are free from viruses or other malicious code. Liberty Bank disclaims all liability of any kind whatsoever arising out of your use of, or inability to use such third party web sites, the use of your information by such third parties, and the security of information you provide to such third parties.

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