



Social Media Participation Guidelines

PFCU engages on several social media channels to foster two-way communication with our members and online community. Adhering to these social media participation guidelines, our Privacy Disclosure and the terms of use for each social media platform, we encourage members to join the conversation on these channels.

Our official PFCU social media accounts include:

- Facebook: <http://www.facebook.com/PFCUmichigan>
- Twitter: <http://twitter.com/PFCUmichigan>
- Google+: <http://plus.google.com/102980406685287042067>
- LinkedIn: <http://www.linkedin.com/company/pfcumichigan>
- Instagram: <http://instagram.com/PFCUmichigan>

Personal Conduct

We ask participants on our social media sites to treat each other, and our employees, with respect. While this is an open forum, we intend to maintain a friendly environment. Please use appropriate language at all times when posting and/or commenting.

While we encourage member and non-member participation, we cannot and will not respond to every comment. Not responding to or acting on a comment should not be seen as an acceptance of or endorsement of that comment.

PFCU is not responsible or liable, directly or indirectly, for content posted by third parties. Participants may report inappropriate content to media@pfcu4me.com.

By submitting any content, you grant PFCU the right to use this content in any and all PFCU websites, including social media channels, print and other media, without payment or any other considerations.

To ensure informative, lawful, productive and respectful dialogue, we will review comments and reserve the right to hide or remove any posts or comments that include:

- Confidential Content** - Because participation on our social media channels is done at your own risk, you are taking personal responsibility for your posts, comments, username and any information you provide. Please do not post any confidential information about yourself or others.
- Illegal Activity** - Social media activity that contains any suggestion or encouragement of unlawful behavior are not permissible. In addition, comments and posts that seek to defame or defraud any financial, commercial, or non-governmental agency is not permitted. Furthermore, comments and posts must not violate laws that govern the use of copyrights, trade secrets, or any other intellectual property.
- Offensive Language** - Profane or provocative language in comments and posts will not be tolerated. This includes, but is not limited to abusive, derogatory, disparaging, explicit, graphic, hateful, inflammatory, obscene, offensive, racial, threatening, sexually explicit language or racial language.
- Off Topic** - Posts and comments that deviate greatly from the overall theme of a particular discussion thread may be subject to removal.
- Photo Uploads** - Posts and comments containing photos will not be accepted unless specifically requested by an authorized representative of PFCU for a contest or other business-related purpose. In these instances, pictures will be reviewed and will not be posted if deemed inappropriate.



- Privacy Breaches** - If you object to certain content, we would like to discuss with you, but ask that you please refrain from personal attacks or being disrespectful of others. Please do not post comments, photos, videos, links or any other content that infringes upon the rights of any person or company, including intellectual property, privacy or publicity rights. You also must not impersonate another person or organization.
- Spam-like Solicitations** - Comments, post and links focused on selling a product or service are not permitted. In addition, driving traffic to a particular website for personal, political or monetary gain is also not permitted.
- Underage Users** - Content from individuals under the age of 13 will not be allowed.
- Web Links** - Posts and comments in HTML Format (or URLs) may not be accepted if deemed to be inappropriate or commercial. Please use plain text.

Comments are reviewed and monitored, but not controlled by PFCU. PFCU reserves the right to remove, without notice and at our sole discretion, any content that violates these guidelines or does not adhere to the intent of our social media channels. Also, PFCU reserves the right to block any user from participating in our social media channels at any time without notice for violating these guidelines.

Employee Information

PFCU does not endorse any comments made by our employees, unless they are an authorized representative of the credit union. PFCU 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 PFCU unless they are posted by the site administrator (who is an authorized representative of the credit union) or by a subject matter expert responding on behalf of the credit union.

If you are a PFCU employee, you must not misrepresent yourself or PFCU on social media channels and online communities. Unless you are authorized to speak on behalf of PFCU, you must state that the views expressed are your own, especially when commenting on the credit union. If we feel the nature of your comment is confidential, shares information not generally available, or recommends an action which could adversely affect the credit union or our members, we reserve the right to remove your comments. Please do not post content that is abusive, defamatory, disruptive, embarrassing, illegal, obscene, threatening, abusive, embarrassing or disruptive in any way. As an integral part of our online community, thank you for helping maintain the integrity of our social media channels by representing yourself and PFCU in a respectful manner.

Please Note

On a reoccurring basis, PFCU may sponsor contests on these social media channels, most often powered by a third-party application. These applications may have their own rules and terms for usage, which will be specified within those contests.

Sometimes, PFCU may also engage on blogs and online news sites that are relevant to the credit union. In these instances, it will be made known that the content is being generated on those sites by PFCU.

The appearance of external links on our social media channels does not constitute an official endorsement by PFCU.

PFCU reserves the right to change these guidelines at any time without notice at its sole discretion. By participating on our social media channels, you agree to these terms.

If you have any questions about these guidelines, please call 844-517-3611 or email us at media@pfcu4me.com.