



South Metro Federal Credit Union (SMFCU) Member Social Media Policy

SMFCU is present on several social media channels. We provide financial education, show support for community, and share information about anything from current promotions to products and services. We also like to keep in touch with our members and anyone who shares the same values as SMFCU. These terms govern our 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 South Metro Federal CU and those of any third parties that host our sites (which may include, but are not limited to, Facebook, YouTube, Yelp, Instagram, LinkedIn, 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

Member privacy:

It is strongly recommended that you do not post sensitive personal information- including your member number, account numbers, or even your date of birth- on social media channels. If you have an issue or question regarding your accounts, please call us at (952) 445-0888. Remember that SMFCU will never ask you for personal information through social media channels.

Please be respectful:

Negative comments regarding gender, race, sexual orientation, religion, or political affiliation will not be tolerated. *

Legal:

The materials on our sites are provided "As is". South Metro FCU makes no warranties, express or implied, regarding merchantability, fitness for a purpose, or non-infringement of intellectual property or other violation of rights. Further, SMFCU 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. South Metro 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 SMFCU and does not necessarily represent its views or opinions.

Limitations/Indemnification: In no event, shall South Metro FCU, 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 South Metro'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 SMFCU, its officers, employees and agents from 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.

Third-Party Links: South Metro Federal Credit Union is not responsible for the contents of any linked site. The inclusion of any third-party link does not imply endorsement by SMFCU. 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.

Information Collected for Tracking and Customization (Cookies): A cookie is a small file that a website transfers to your computer to allow it to remember specific information about your session while you are connected. Your computer will only share the information in the cookie with the website that provided it, and no other website can request it.

If you do not wish to have cookies stored on your device, you can turn cookies off in your browser. Be aware that disabling cookies in your browser will affect cookie usage at all other websites you visit as well.

How Google Analytics collects and processes data: For complete details on Google's collection process, please visit "How Google uses data when you use our partners' sites or apps", located at www.google.com/policies/privacy/partners/.

*SMFCU does not endorse the opinions of or ensure the accuracy of information posted by fans, followers, or visitors to SMFCU's social media pages.