

## **Social Media Guidelines**

MSU Federal Credit Union (MSUFCU) and our affiliates value open and ongoing dialogue with our members and our community. Through our social media channels, we strive to provide a forum for engaging, positive conversations on topics that are important and valuable to the people and the communities we serve. Our objective is to provide our community with unbiased consumer information.

Because our pages are public, and any person or entity can participate, we cannot be responsible for views expressed other than our own. We cannot guarantee the accuracy of content posted by anyone other than the administrators of our pages. MSUFCU, our affiliates, and our employees are not legally responsible for content posted by third parties.

All content is monitored, and though we will make every effort to be responsive, we may not be able to reply to every comment. Our team members will do their best to address all comments and messages and provide prompt assistance. Please note that our social media pages are monitored daily. We also make an effort to respond to any posts or comments that officially tag our brand. However, if our brand is not tagged, we may not see it and therefore may not be able to respond.

For matters needing immediate review, or matters pertaining to accounts or requiring of personal information, please contact us at 1-800-678-4968 or visit msufcu.org/contact.

The list below contains the official active social media channels utilized by MSUFCU. It is possible that MSUFCU will add more social media channels as social networks grow and emerge. This listing will be updated as that occurs. If you find a social media channel which is identified as being owned by MSUFCU that is not listed here, we ask that you please reach out to us to determine its validity. The below social channels are actively monitored and updated by MSUFCU:

<u>Facebook</u> <u>Instagram</u> <u>X</u> (formerly known as <u>Twitter</u>) <u>LinkedIn</u> <u>YouTube</u>

Understand that the financial industry is highly regulated, and while we strive to provide clear and transparent communication, we have certain rules to follow to protect individual privacy.

To protect our members' privacy, we may ask you to send us appropriate details in a private channel to authenticate your identity. Please be aware that we cannot discuss personal and private matters in public channels, so it may be necessary to utilize a different channel for certain requests. Please do not use any of our social media channels to request financial transactions.

## **Content Guidelines**

Our social media channels maintain a respectful environment, and we will actively monitor and moderate content to uphold this standard. While we want to foster healthy discussion, MSUFCU and our affiliates may remove posts, comments or reviews that do not fit our guidelines. Please follow our content guidelines, as stated herein.

We reserve the right at our sole discretion to remove the following content:

- Posts about your specific situation. While we want to be as helpful as we can, we cannot provide financial, investment, legal, tax or other specialized advice through social media.
- Posts including personal information, such as account or contact details.
- Content that seeks to defraud any entity, agency, or individual person.
- Content that harasses another person.
- Use of profane, racist, sexist, abusive, threatening, defamatory, obscene, pornographic or inflammatory language.
- Content inappropriately targeting individuals including employees and other commenters.
- Content that is discriminatory in nature or otherwise inappropriate.
- Solicitations and/or advertisements.
- Content featuring or encouraging illegal activity.
- Comments that vary greatly from the overall subject matter theme of a particular discussion thread.
- Posting the same comment multiple times.

Content that does not comply with the guidelines above may be deleted or hidden from the page. We also reserve the right at any time, in our sole discretion, to ban an individual from posting on our social media channels for violating our content guidelines.

## **Trade Names and Brands**

MSUFCU and its affiliates use other trade names and brands, including, but not limit to:

- Oakland University Credit Union (OU Credit Union)
- Financial 4.0
- Lansing SAVE
- Desk Drawer Fund Foundation
- AlumniFi Credit Union
- Collegiate Credit Union
- Pillur
- Reseda Group
- Foresight Group
- M3 Group

The social media channels of these affiliates, trade names, and brands adhere to the same guidelines as MSUFCU.

## Disclaimer

By sharing content on the social media channels of MSUFCU, its affiliates, trade names, or brands, you grant MSUFCU and its affiliates the right to use that content in its sole discretion without payment of any consideration.