



RIO GRANDE

- CREDIT UNION -

Online Social Media Policies and Guidelines

Rio Grande Credit Union is online. We have active sites on Facebook, Twitter, and Google Plus. Due to the financial services industry being regulated, there are certain rules we must follow.

Our social media pages are public, meaning that anyone can see posts on Facebook, Twitter and Google Plus; posts may even show up in search-engine results (like Google or Yahoo!). While we want to foster healthy discussion, we may occasionally remove posts that don't fit our community guidelines.

Because our Social Media pages are public and anyone can participate, we cannot be responsible for views expressed other than our own. In addition, we are unable to service account-specific requests through our social media channels. Members with specific questions for Rio Grande Credit Union should login to their eTeller, call 505-262-1401, or visit one of our neighborhood branches. If you are interested in becoming a member, please riograndecu.org, call 505-262-1401, or just walk into one of our branches.

Rio Grande Credit Union, through our social media presence, might occasionally identify individuals seeking assistance with banking-related issues. That individual may receive a direct communication from the credit union offering other Rio Grande Credit Union channels to help address those concerns as effectively as possible.

Upon visiting our social media channels, you are encouraged to:

- Stay on topic, use common courtesy and be respectful of others
- Submit your own original content, and avoid content that you know to be fraudulent
- Do not post someone else's copyrighted work unless you have permission
- Never post personal, identifying or confidential information

Private or financially-sensitive information will never be requested through Rio Grande Credit Union's social media channels. Members should not disclose information, such as account usernames and numbers, passwords, pins, social security numbers, or account details through social media. Except for posting winner names as related to, or identified with, giveaways, contests, or other promotions, Rio Grande Credit Union will not post identifiable member information on the page.

Rio Grande Credit Union does not solicit and cannot accept comments from individuals under the age of 13. We do not knowingly solicit or collect personal data from children, and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important and that responsibility rests with the parents. All posts and comments known to be originated by individuals under the age of 13 will be removed.

Rio Grande Credit Union does not endorse any comments made by its employees, unless they are an authorized representative of the credit union. All statements and viewpoints expressed in the comments are strictly those

of the commenter alone, and do not constitute an official position of Rio Grande Credit Union, unless they are made 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.

Moderation Policies

Our social media pages are moderated by Rio Grande Credit Union employees. All comments and posts will be reviewed to ensure that they comply with our policies. We reserve the right to delete comments or posts that we deem as offensive, abusive, inflammatory, or otherwise inappropriate. Please note: our pages are places for conversations between and among individuals and Rio Grande Credit Union, and are not a substitute channel for services or general questions. Please visit riogradnecu.org for more information about specific products and services.

- Do not post or transmit material you do not have the right to post or transmit under law (such as copyright, trade secrets or securities) or due to your personal contractual or fiduciary relationships.
- Our pages may not be used for the submission of any claim, demand, informal or formal complaint, or any other form of legal and/or administrative remedy.
- Rio Grande Credit Union reserves the right to ban any user from our pages without prior written notice or consent for violations of community policies. Any comment(s) posted which we deem to be criminal in nature, or instigates or implies violence toward oneself or another may be reported to the proper authorities.
- Rio Grande Credit Union does not solicit and cannot accept comments from individuals under the age of 13.
- Please note that we'll make every effort in responding to comments and posts in a timely manner. We cannot guarantee that we reply to every comment.

Comment and Posting Policy

We expect conversations to follow the rules of polite discourse and we ask that participants treat each other, as well as our employees, with respect. We may delete comments or posts that we deem to be:

- Profane, obscene, inappropriate, disruptive or unrelated.
- Indecent, sexually explicit or pornographic material of any kind—including masked profanity where symbols, initials, intentional misspellings or other characters are used to suggest profane language.
- Threats; personal attacks; abusive, defamatory, derogatory, or inflammatory language; or stalking or harassment of any individual, entity or organization.
- Discriminatory or contain hateful speech of any kind regarding age, gender, race, religion, nationality, sexual orientation or disability.
- False, inaccurate, libelous or otherwise misleading in any way.
- Spam, or containing or linking to any kind of virus, malware, spyware, or similar program that could cause harm to a user's computer.
- For the benefit of healthy discussion, we ask that comments remain on topic. This means that we welcome reasonable critiques, we may delete negative comments about Rio Grande Credit Union and/or our competitors that are not relevant and do not add to the overall experience.
- Rio Grande Credit Union does not solicit and cannot accept comments from individuals under the age of 13. We will remove all posts and comments known to have been originated by individuals under the age of 13.
- We may delete comments that we deem to be off topic, including solicitations. In addition, removal of identical posts by the same user or multiple users (a group of people sending identical messages or one person submitting under different aliases). In the case of identical posts, we will leave the first submission and delete the duplicates.

Media Inquiries

If you are a member of the media, please email marketing@riograndecu.org.

Copyright and Intellectual Property Policies

Please note the following copyright and intellectual property policies:

- Infringement on any party's copyright, patent, trademark, trade secret, intellectual property, or other proprietary rights, or right of publicity or privacy is strictly prohibited and is your sole responsibility.
- By submitting any content to our social media pages, you warrant and represent that you are the copyright owner of the content or that the copyright owner of the content has granted you permission to use such content consistent with the manner and purpose of your use.
- Using our sites to distribute unauthorized copies of copyrighted material, including photos, art work, text, recordings, designs, computer programs, or derivative works of such programs is strictly and subject to removal.
- Please note that by posting comments, posts, tagged photos, videos, ideas, or any other content on our Facebook, you are granting Rio Grande Credit Union the nonexclusive, worldwide rights to publish, redistribute, or otherwise use this content in perpetuity in any way we see fit. This includes, but is not limited to, marketing and advertising materials.

Links to Third Party Sites

We may occasionally post links to external sites owned by other organizations which we consider potentially useful and harmless to our members and to the community. While these businesses may have a relationship with Rio Grande Credit Union to provide products or services to our members, they are not under our direct control. Therefore, Rio Grande Credit Union is not responsible for the product, service, website content, security or privacy policies on any external third-party sites.

Privacy and Security Policies

With respect to content collected through our social media sites, Rio Grande Credit Union follows Facebook's, Twitter's, and Google's privacy policies. Please note that when visiting any official Rio Grande Credit Union's site, you are also subject to the Terms and Conditions of Rio Grande Credit Union's privacy policy and general terms of use, as well as Facebook's, Twitter's, and Google's Terms of Service and privacy policy. To protect your privacy and the privacy of others, please do not include personally identifiable information such as Social Security numbers, account numbers, phone numbers or e-mail addresses in any comment or post. If you do include personally identifiable information in your comment, your comment or post will be deleted. Rio Grande Credit Union does not solicit and cannot accept comments from individuals under the age of 13. We do not knowingly solicit or collect personal data from children, and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important and that responsibility rests with the parents. We will remove all posts and comments known to have been originated by individuals under the age of 13.

Rio Grande Credit Union reserves the right to change these guidelines at any time at its sole discretion.