

Social Media Terms and Conditions

Welcome to PSECU! We encourage you to interact with us by using our Social Media channels, which include Facebook and Twitter, by leaving comments, photos and videos.

Our goal is to offer an official destination where we can create PSECU content and news to share with all of you. We may also utilize our Social Media channels' functionality to share your posts. We ask that you respect the following guidelines when participating in discussion on our Social Media pages. We will moderate comments, and any comments falling outside of the discussion guidelines below are subject to being hidden or deleted from the page, or we may block you from our Social Media channels.

By using PSECU's Social Media channels, you agree that you will not violate these Social Media Terms and Conditions, applicable laws, statutes, ordinances or regulations. Further, you agree that your posts or comments will not to cause injury to any person or entity.

If you have any questions, complaints or issues with your PSECU account, please know that we cannot discuss account specifics through this channel and those managing the social media accounts do not have access to member accounts. Please contact us through one of the options listed at psecu.com under the "Contact Us" tab.

Guidelines

- 1) Please be respectful toward others and comply with the policies of the individual Social Media channels. Avoid posting comments that:
 - a. are abusive, threatening, racist or obscene;
 - b. attack or discriminate against other users;
 - c. contain expletives;
 - d. contain inflammatory religious content; or
 - e. are spam.
- 2) It is the policy of PSECU to protect the privacy of our employees and representatives. For this reason, we ask that when referring to an employee or representative of PSECU, no last names be stated.
- 3) Due to the highly regulated industry in which we work, there may be certain topics that we will be unable to discuss here. Additionally, comments relating to legal or regulatory matters do not belong here.

Please keep in mind that the opinions expressed by followers in this Social Media channel are their own and do not represent the opinions of PSECU and that PSECU does not endorse the opinions shared here. PSECU does not endorse any third parties, including, but not limited to, referenced individuals, companies, organizations, products, blogs or websites. PSECU is not responsible for the information or material provided by others and cannot guarantee the accuracy of that information. Unless originated from an official PSECU account, information on our pages should not be viewed as an official communication from PSECU (either in posts or comments). Posts and comments on this page are not intended to be professional advice or recommendations and do not necessarily reflect PSECU policy or opinion. For official PSECU product information and PSECU-related news, please refer to psecu.com. Any content uploaded by anyone other than PSECU or its representatives is the responsibility of the submitter. PSECU reserves the right to remove content in its sole discretion.

PSECU has contracted with CUSO Financial Services, L.P. ("CFS") to make non-deposit investment products and services available to credit union members. Investment Representatives are registered through CFS. Please note the non-deposit investment products and services offered through CFS, a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. For more information, see psecufinancial.com.

Submission of any content, including but not limited to comments, wall posts, re-tweets, and "Liking" any PSECU page grants PSECU and its agents an unlimited perpetual license and right to re-post, publish, use and publicly perform throughout the universe such content, in whole or in part, or any idea contained in such content, in any way, in all media (now known or developed in the future), for commercial, advertising, promotional or any other purpose, without approval by or payment or other consideration to the submitter.

If you post or upload material, you represent and warrant that your post or upload does not contain any viruses or other malicious content or infringe another's intellectual property rights.