



Standards & Expectations for Use of HFS FCU Social Media

HFS Federal Credit Union would like to share important information about HFS FCU products and services, promotions, financial literacy, community events and more through our social media services. We also look forward to being able to provide feedback and solutions to your questions and concerns.

By accessing or using our social media services, and to ensure a comfortable and productive social media environment, you agree to the following terms:

- **Social Media Standards** – As a user of our social media-based websites, accounts, pages and applications (or collectively, our "sites"), you agree to adhere to these Standards and Expectations, and the site's terms of use and community standards. This includes, for example, Facebook's [terms of use](#) and [community standards](#). These terms and standards outline what kind of sharing is allowed, and inappropriate content that may be removed, such as threats and harassment, violence, graphic content, fraud, and intellectual property abuse. If you have a concern with anything posted on our sites, please email us at hfs_operations@hfsfcu.org. We value your opinion and welcome your feedback.
- **Public Nature of Posts** – Generally, when you publish content or information to our sites ("posts"), it means that you are allowing the general public to access and use that information, and to associate it with you (e.g., your name and profile picture). If you have any concern about material that should remain private, please do not post it.
- **Privacy and Security** – Protect the security and privacy of your personal information. Do not include your or anyone else's account, contact or other personal information in your posts. If you need assistance or have a question regarding your account, the best and most secure way to contact us is by phone at (808) 930-1400 or by going to any of our HFS FCU branches.
- **Log Off of Online Banking** – Please log off of HFS FCU's Online Banking site and close all internet browser windows before going to any other site or using any social media (including HFS FCU's social media sites). Having other windows open while you are logged on to HFS FCU's Online Banking site may increase the risk of unauthorized access to your account.
- **Employee Privacy** – Please respect our employee's privacy and do not identify any particular employee in any posting. If you have feedback about a particular employee, please email us at hfs_operations@hfsfcu.org, or call us at (808) 930-1400. For your safety, do not include any account information in your email.
- **Member Service Requests** – Requests regarding your account should be handled directly with HFS FCU and not posted on our sites. For your personal and account safety, please contact us directly at (808) 930-1400 for immediate assistance.
- **Appropriate Post Content** – We want to ensure a comfortable environment for all. Please do not post content promoting political, moral, or religious causes, positions or events. Also, please do not use our sites to solicit business. HFS FCU reserves the right to remove or edit posts that we find inappropriate or discriminatory in any way, especially if we believe the post includes personal information or exposes us to any legal, security or reputational risks.

(808) 930-1400 • (800) 216-2666 • www.hfsfcu.org

Hilo • Honoka'a • Kea'au • Kona Coast Shopping Center • Prince Kuhio Plaza • Waimea Center

- **License to Use Posted Content** – By submitting or posting content to our sites, you warrant that you have the right to publish such content. You also grant HFS FCU, its employees, agents and independent contractors non-exclusive, perpetual, and world-wide rights to use that content, including (1) the right to use your name, likeness, photographs, and any other submitted content (collectively, “Material”), for advertising, trade, publicity and promotional purposes, free of charge and without your review, notification or approval, and (2) the right to edit, adapt and modify any Material for clarity or brevity, as solely determined by HFS FCU.
- **Indemnity** – By submitting or posting content to our sites, you agree to hold harmless, release, indemnify and discharge from any and all liability HFS FCU (and its officers, directors, employees, agents, independent contractors, successors and assigns) from any and all claims, demands, obligations, losses, causes of action (whether in law or equity), costs, expenses, attorney’s fees and liabilities of any nature whatsoever, whether based on contract, tort, statute or other legal or equitable theory of recovery, whether known or unknown, asserted or unasserted, which you now have or which arise out of or relate to your submitting or posting content to our sites.
- **Third-Party Links and Posts** – We are not responsible for the content of any third party sites linked to our site. The inclusion of any third party link does not imply endorsement by HFS FCU. Use of any linked web site 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 policy and terms of use, and the third party is solely responsible for the content and offerings presented on its website. Additionally, we are 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 do not necessarily represent our views or positions.
- **Your Promise** – By submitting or posting content to our sites, you agree that you have read and agree to these Standards and Expectations, and that any content you submit or post conforms to these Standards and Expectations.
- **Let’s Work Together** – HFS FCU is pleased to be able to offer a forum for conversation. We ask all users of HFS FCU’s sites to be responsible about their use of our interactive features. If you are aware of any postings that violate these expectations, please don’t hesitate to let us know by email at hfs_operations@hfsfcu.org. Thank you.