Essential Credit Union actively participates in the use of social media for communication, marketing and advertising purposes. Member participation through any of Essential's interactive social media outlets is welcomed by members and non-members that are encouraged to share their experiences and suggestions. In order to maintain focused communication and a minimum standard for expectations of conduct, Essential has set up the following guidelines. Essential will reserve the right to block or permanently ban users whom is perceived to have violated the guidelines set forth or abused any social media outlets for any purpose other than for their intended use.

Guidelines:

To ensure respectful, productive, and informative communication Essential will not post or allow any comments or content that is perceived to include (but not limited to) any of the following conditions:

• Content that focuses on selling a product or service or that is intended to divert traffic to a particular website for personal or monetary gain.

• Content by users relating to the topics other than the one at hand.

• Content containing illegal information; all laws that govern the use of copyrights, trademarks, etc., will be followed.

• Content deemed disrespectful, inflammatory, malicious, defamatory, or personal attacks on any individual or entity.

• Content that includes any kind of profanity or that are derogatory in content. This includes any threats, obscenity, sexually explicit language and hateful, ethnic or racially derogatory content.

• Content containing any account details or other personal information including account numbers, PIN numbers, addresses, social security numbers, etc.

Essential reserves the right to change these guidelines at any time at its sole discretion and will keep the most current guidelines available to users on Essential's website.

Essential will not accept content or post from individuals under the age of 13.

Essential does not endorse any comments made by its employees, members or non-members on any of its social media outlets. Statements and comments made are the views of the person making them and do not in any way represent the views or opinions of Essential. Any comments and opinions posted to any social media outlet shall never be used as an official comment or endorsement of a credit union authorized spokesperson.

Participation on Essential's social media accounts is done so at the users own risk; therefore, users are taking personal responsibility for posts/comments, username and any information provided.

Essential will never ask for private information via social media, users are encourage not to disclose any secure information including account usernames and numbers, passwords, pins, social security numbers, or account details.

Responsibilities:

All Essential's posts and/or comments are reviewed and approved by Essential's Marketing team before posting to our social media sites. All public comments are continuously reviewed by Essential's Marketing team or an authorized representative. At the sole discretion, Essential reserves the right to deny or delete the posting of any comment that is deemed inappropriate.

All social media accounts will only have access to authorized users, which is designated by the Vice President of Marketing or the CEO. All comments and posts are monitored daily and Essential will make a concerned effort to review and respond in a timely manner. Both the designated marketing personnel and the Vice President of Marketing will monitor response times and ensure appropriate content is published.

