



# Social Media Terms of Use

## Terms of Use

These terms govern our social media-based websites, accounts, pages and applications (collectively, our “sites”) that belong to, or are managed by Columbia Credit Union. By accessing our sites, you are agreeing to be bound by these terms, all applicable laws and regulations, and any other applicable terms established by Columbia Credit Union and those of any third parties that host our sites (such as Facebook, LinkedIn, Yelp or Twitter). If you do not agree with any of these terms, do not use or access our sites. Columbia Credit Union may revise these terms of use at any time without notice. By using any of our sites you are agreeing to be bound by the then-current version of these terms effective as of the date posted.

Our official website and social media sites include, as updated from time-to-time:

Website: [ColumbiaCU.Org](http://ColumbiaCU.Org)

Facebook: [facebook.com/ColumbiaCreditUnion/](https://facebook.com/ColumbiaCreditUnion/)

Twitter: [@ColumbiaCU](https://twitter.com/ColumbiaCU)

LinkedIn: [linkedin.com/company/columbia-credit-union](https://linkedin.com/company/columbia-credit-union)

Yelp: Fourth Plain

Grand Central

Salmon Creek

Battle Ground

Cascade Park

Riverstone Grand Central

Orchards

Eastridge

Hazel Dell

Downtown

Washougal

## Use Limitations/Indemnification

You agree to comply with all of Columbia Credit Union’s Social Media Terms of Use and Community Guidelines regarding any content that you post/share on our sites, and you agree to our right to moderate and delete any content at our sole discretion. You also agree that your activities on our sites will not violate any applicable law, regulation or terms of any existing agreements you may have with Columbia Credit Union. Any unauthorized use of our sites or misuse of any information posted to a site is strictly prohibited.

In no event will Columbia Credit Union, its affiliates or its suppliers be liable for any damages (including, without limitation, damages for loss of data or profit, or due to business interruption) from the use or inability to use the materials on Columbia Credit Union’s sites, even if Columbia Credit Union has been notified of the possibility of such damage. Columbia Credit Union will not be responsible in any way for loss or damage that results from your failure to comply with these terms or social media community guidelines, or from any human or technical/software errors or failures on our sites. You agree to indemnify, defend and hold harmless Columbia Credit Union, its directors, officers, employees and agents from all liability regarding claims from third parties from your use of our sites or violation of these terms or social media community guidelines.

## Disclaimer

The materials on Columbia Credit Union’s sites are provided “as is.” Columbia Credit Union makes no warranties, expressed or implied, and hereby disclaims and negates all other warranties, including without limitation, implied warranties or conditions of merchantability, fitness for a particular purpose, or non-infringement of intellectual property or other violation of rights. Further, Columbia Credit Union does not warrant or make any representations concerning the accuracy, likely results, or reliability of the use of the materials on its sites or otherwise relating to such materials or on any sites linked to these sites. The content provided on our sites are intended for informational purposes only. Columbia Credit Union is 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 is not edited by Columbia Credit Union and does not necessarily represent the views or positions of Columbia Credit Union.

### **Submitting Unsolicited Ideas**

From time-to-time Columbia Credit Union may solicit for ideas and/or opinions regarding technologies, products, enhancements and processes. Columbia Credit Union does not accept or consider unsolicited ideas including advertising and marketing campaigns, promotions or new product names on an ongoing basis. Please do not send any original materials, suggestions or other items unless expressly solicited by Columbia Credit Union. The sole purpose of this statement is to avoid potential misunderstandings or disputes when Columbia Credit Union's products or marketing efforts might seem similar to ideas submitted to the Credit Union. If you do send us ideas – regardless of what your communication states-you agree that; (a) without compensation to you, your ideas will automatically become the property of Columbia Credit Union; (b) Columbia Credit Union can use the ideas for any purpose and in any way, and; (c) any information you provide will be considered non-confidential.

### **Site Modification or Termination**

Columbia Credit Union may modify the features, content and functionality of its social media including completely terminating the sites, at any time without prior notice or liability to you. Such action will not affect, or result in the termination or modification of any other existing agreements you may have with Columbia Credit Union.

### **Relationship**

Accessing our sites in no way creates an agency or employee-employer relationship between you and Columbia Credit Union, nor do these terms extend rights to any third-party. You also agree that while accessing and using our sites no relationship is formed between yourself and Columbia Credit Union that is either confidential or fiduciary in nature beyond any existing relationship you may have with us.

### **Privacy**

Regarding content collected through our sites, Columbia Credit Union follows the third-party privacy policies. When visiting any Columbia Credit Union site you are subject to the terms and conditions of Columbia Credit Union's privacy pledge, and, when applicable, the terms of service and privacy policies of third-parties.

### **Third-Party Links**

Columbia Credit Union has not reviewed all of the third-party sites that may be linked to its sites and is not responsible for those site's content. The inclusion of any third-party link doesn't imply endorsement by Columbia Credit Union. Use of any such linked site is at the user's own risk. You understand that when going to a third-party site it is governed by its own privacy policy and terms of use, and the third party is solely responsible for the content and offerings presented on its site.

### **Columbia Credit Union Social Media Community Guidelines**

Transparency is at the heart of great communication and we're looking forward to our interactive dialog around our community outreach and the people who make up Columbia Credit Union – members and employees. As a highly regulated industry Columbia Credit Union follows rules that we're sharing with you now.

Our Facebook page is public, which means that anyone can see your posts and your posts can show up in search-engine results (like on Google). While we encourage healthy discussions occasionally we may remove posts. Since anyone can participate on our Facebook page, please be aware that we are not responsible for views expressed other than our own. Participants 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
- Please note that this page is moderated by Columbia Credit Union employees.

### **Member Service Inquiries**

If you have a question about your Columbia Credit Union account you can securely share information using:

- Columbia Credit Union's official website: <https://www.ColumbiaCU.Org/contact/>
- Phone: Vancouver: 360.891.4000; Portland: 503.285.4521; or Toll Free: 1.800.699.4009
- Visiting us at one of our 12 Clark County branches: <https://www.ColumbiaCU.Org/locations/>

### **Moderation**

Our Facebook page is moderated by Columbia Credit Union employees. We reserve the right to delete comments or posts that we, in our sole discretion, believe are abusive, inflammatory or otherwise inappropriate.

- Our Facebook page is a place for conversations between individuals and Columbia Credit Union, and is not a substitute channel for services or general questions. Please visit our official website, <https://ColumbiaCU.Org>, for more information about specific products and services.

Do not post or share material you do not have the legal right to share (such as copyright, trade secrets or securities) or the right to share due to a personal contractual or fiduciary relationship.

- Our Facebook page may not be used for the submission of any claim, demand, informal or formal complaint, or any other form of legal and/or administrative notice or process, or for the exhaustion of any legal and/or administrative remedy.
- Our Facebook page should not be used to report phishing or criminal activity. Suspicious e-mails should be forwarded to [abuse@columbiacu.org](mailto:abuse@columbiacu.org). You are also encouraged to make a report by contacting us by phone, our website's secure chat/form, or visiting your favorite local branch.
- Columbia Credit Union reserves the right to ban any user from our Facebook page without prior written notice or consent for violations of community policies. Any comment(s) posted which we believe are criminal in nature, or instigates or implies violence toward oneself or another may be reported to the proper authorities.
- Columbia Credit Union employees are a diverse bunch. From time-to-time an employee may comment on a post, sharing their personal opinion on the topic. When doing so, it's Columbia Credit Union's policy that they disclose their statements and opinions are their own, and have not been approved by the Credit Union.
- Columbia Credit Union authorized spokespersons, will disclose that they are employees of the Credit Union.

### **Comments and Postings**

We expect participants to treat each other, as well as our employees, with respect. We may delete comments or posts that we believe are:

- A risk to the privacy of your personal, non-public, private financial information such as posts with account numbers, social security numbers or other non-public, private financial information.
- 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 that 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.
- Off topic, including solicitations.
- Subsequent posts, identical to the original whether made by the same user or by multiple users including one person submitting under different aliases.

People use Facebook to share experiences and raise awareness about issues important to them. Our Columbia Credit Union community is diverse and you may encounter opinions that differ from yours. We believe this can lead to important conversations around difficult topics. We ask that comments remain on topic. This means that comments should relate to the topic being discussed within that wall post. We welcome constructive criticism but we may delete sensitive or negative comments about Columbia Credit Union and/or others if, using our sole discretion, the comments aren't relevant and don't add to the overall conversation.

### **Copyright and Intellectual Property**

- 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 Facebook page, 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 Facebook page to distribute unauthorized copies of copyrighted material, including photos, artwork, text, recordings, designs, computer programs or derivative works of such programs is strictly prohibited and subject to removal.
- Please note that by posting comments, posts, tagged photos, videos, ideas, or any other content on our Facebook page, you are granting Columbia Credit Union nonexclusive, worldwide rights to republish, 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 third-party sites when we think you'll find the information helpful. However, please note that this does not necessarily constitute an official endorsement of the site or company. We will do our best to identify and disclose any relationships that Columbia Credit Union may have with a site or company.

Please note that any URL coming from the domain <https://ColumbiaCU.Org> leads to a page within our official website.

**Privacy and Security Policies & Pledge**

Regarding content collected through our Facebook page, Columbia Credit Union follows Facebook's privacy policy aka Data Policy. When visiting any official Columbia Credit Union Facebook page, you are also subject to the terms and conditions of Columbia Credit Union privacy pledge and general terms of use, as well as Facebook's Terms of Service, Community Standards and Privacy Policy.

Again, (hey, it can't hurt to say this again) 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 include personally identifiable information in your comment, your comment or post may be deleted.