

**Overview**

Carolina Trust Federal Credit Union (“Carolina Trust”) maintains a Facebook page, where members and non-members may participate and contribute to conversations and share experiences. While Carolina Trust currently only maintains a Facebook page, in the future, Carolina Trust may create a presence on other social media websites, such as Twitter, LinkedIn, YouTube or other websites. To the extent Carolina Trust does so, this Policy will apply to any presence Carolina Trust has or may have in the future on any social media websites.

Facebook and other social media websites are all third-party websites unaffiliated with Carolina Trust. Carolina Trust is not responsible for, and does not control, these third-party websites. Moreover, Carolina Trust does not control any of the third-party websites’ terms and conditions or their privacy or security policies or practices. Any content you post, such as pictures, information, opinions or any personal information on a third-party website is subject to the terms and conditions of the third-party website you are using. Please review the third-party website’s terms and conditions to understand your rights and obligations regarding any content you intend to post or have posted.

Never disclose any financial information on any of Carolina Trust’s social media platforms. Carolina Trust will never ask for your Social Security Number, account information, passwords or PINs via Facebook, Twitter, LinkedIn, YouTube or any other social media platform.

**Terms of Use**

This Policy sets forth the rules that apply when accessing and using Carolina Trust’s Facebook page or any other social media website where Carolina Trust has a presence (collectively “**Sites**”). By accessing the Sites, you agree to be bound by and comply with this Policy, all applicable laws and regulations, and any other applicable policies, terms and guidelines by the third party hosting the Sites. If you do not agree with the foregoing, do not use or access the Sites. Any use of the Sites is voluntary and is not necessary in order to enjoy the benefits of being a member of Carolina Trust or otherwise using Carolina Trust’s services. Any unauthorized use of the Sites or misuse of any information posted to one of the Sites is strictly prohibited.

**Right to Remove Content Posted to the Sites**

Carolina Trust welcomes member and non-member participation on the Sites. However, such participation is subject to the rules set forth in this Policy. Carolina Trust reserves the right to remove any content from the Sites that violates this, Policy. Carolina Trust will decide what constitutes a violation of this Policy in its absolute and sole discretion.

Carolina Trust may block or suspend users who violate this Policy. When appropriate, Carolina Trust may report certain violators to the relevant authorities.

The categories below serve as examples of those things that Carolina Trust may remove the Sites. The categories below do not set forth an exhaustive list of all those things that Carolina Trust may remove from the Sites. As set forth above, Carolina Trust reserves the right to remove any posted content from the Sites that it considers a violation of this Policy. Nonetheless, if a post falls into one or more of the following categories, it is subject to removal:

- *Spam*: Comments focused on selling a product or service, or comments posted for a purpose of driving traffic to a particular website for personal, political or monetary gain will be removed.
- *Off Topic*: Carolina Trust will remove comments not related to the subject of the conversation. If you have an idea for a subject, would like to provide feedback, or would like a Carolina Trust employee to follow-up with you, you email us directly at [contactus@carolinatrust.org](mailto:contactus@carolinatrust.org).
- *Personal Attacks*: Carolina Trust will remove posts that amount to personal attacks on others. When posting, individuals must refrain from personal attacks or being disrespectful to others.
- *Illegal*: Carolina Trust will remove posts that violate any applicable laws and regulations. By way of example only, Carolina Trust will remove posts that violate laws governing use of copyrights, trade secrets, etc.
- *Offensive Language*: Comments including, but not limited to, profane or provocative language will be removed. Comments that contain threatening, hateful, offensive, derogatory, obscene or sexually explicit language will also be removed.
- *Private or Confidential Information*: Participation on the Sites is at your own risk. Therefore, you must take personal responsibility for your posts/comments, your username and any information you provide. Do not provide any of your specific account details or other personal information when posting on the Sites. Posts containing private or confidential information will be removed. If you have immediate service needs, please contact us at (843) 448-2133, or email us at [socialmedia@carolinatrust.org](mailto:socialmedia@carolinatrust.org), or visit one of our local branches for assistance.
- *Fraudulent/Misleading Comments*: If Carolina Trust determines that a post is fraudulent or misleading, it will be removed.
- *Posts from those under 13*: Posts from Individuals Under the Age of 13 cannot be accepted and will be removed.
- *Objectionable Postings*: Carolina Trust will remove any content from the Sites that Carolina Trust considers objectionable. Carolina Trust will decide what it considers objectionable in its absolute and sole discretion.

### **The Views of Carolina Trust**

Carolina Trust is not responsible for the views expressed on the Sites. The opinions, statements and viewpoints expressed by participants on the Sites do not necessarily reflect the opinions of Carolina Trust or constitute an official position of Carolina Trust.

Carolina Trust does not endorse any comments made by its employees and/or agents on the Sites, unless they are made in an authorized representative capacity. Only the CEO of Carolina Trust (and those the CEO specifically delegates authority to in writing) is authorized to speak on behalf of Carolina Trust.

### **Disclaimer**

The materials on the Sites are provided “As is.” Carolina Trust makes no warranties, express or implied, regarding merchantability, fitness for a particular purpose, or non-infringement of intellectual property or other violation of rights. Further, Carolina Trust 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 websites linked to the Sites. The information and content provided or on the Sites is intended for informational purposes only. Carolina Trust is not responsible for any content posted by users, including posts made by employees or agents who are not authorized to speak on behalf of Carolina Trust. Content posted by others on the Sites does not necessarily represent Carolina Trust’s views or opinions.

### **Limitations/Indemnification**

By using the Sites, you agree to the following:

- That Carolina Trust, its officers, employees and/or agents, cannot be liable for any damages (including, without limitation, damages for loss of data or profit, or due to business interruption) you allegedly experience while accessing and/or using the Sites.
- That you are accessing and/or using the Sites on your own free will, and you assume whatever risks may be associated with accessing and/or using the Sites.
- That Carolina Trust, its officers, employees and/or agents, cannot be liable for any damages for failing to remove (or failing to timely remove) any post from the Sites, whether it violates this Policy or not.
- That Carolina Trust, its officers, employees and/or agents, cannot be liable for any damages for removing any post from the Sites.
- That you will indemnify, defend and hold harmless Carolina Trust, its officers, employees and/or agents, from any and all liability with respect to any claims from any third parties arising from your access of and/or use of the Sites.

### **Public Usage**

The Sites are public, which means anyone can see your posts and comments on the Sites. **No one accessing or using the Sites should have any expectation to privacy.** Additionally, your posts and comments on the Sites may even show up in search engine results (like on Google or Bing). When you visit, post, or comment on the Sites, you should be mindful of this.

### **Idea and Photograph Submission Policy and Standards**

Carolina Trust does not accept or consider unsolicited ideas, including ideas for new or improved products, processes or technologies, product enhancements, advertising and marketing campaigns, promotions or new product names. Please do not send any original materials, suggestions or other items.

By posting comments, posts, tagged photos, videos, ideas, or any other content on the Sites, you are granting Carolina Trust a nonexclusive, worldwide right to republish, redistribute or otherwise use this content in perpetuity in any way Carolina Trust sees fit. This grant includes, but is not limited to, the ability to use the material in marketing and advertising materials.

### **Endorsements and Sponsorships**

Carolina Trust occasionally may post links to third party sites or share content on the Sites. Please note that this does not in any way constitute an official endorsement of the individual, website or company. Use of any such linked website is at the user's own risk. You understand that, when going to a third-party website, that website is governed by the third party's privacy and terms of use, and the third party is solely responsible for the content and offering presented on its website.

### **Digital Millennium Copyright Act**

If you believe in good faith that materials available on the Sites infringes upon your copyright, you (or your agent) may send us a notice requesting us to remove the material or block access to it. You should contact us at [contactus@carolinatrust.org](mailto:contactus@carolinatrust.org).