



Northern Lights Federal Credit Union Social Media Policy

At Northern Lights Federal Credit Union (Northern Lights) our social media pages are public, which means that anyone can see your posts and your comments may show up in search-engine results (like on Google or Yahoo!). While we want to foster healthy discussion, Northern Lights may remove posts that don't fit our community guidelines.

Because our pages are public, and anyone can participate, we cannot be responsible for views expressed other than our own.

We encourage everyone to:

- Never post personal, identifying or confidential information
- 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

Please note that our social media pages are moderated Monday through Friday, from 8:30 a.m. until 5:00 p.m. by Northern Lights Credit Union and its representatives. We make every effort to respond in a timely manner. However, we cannot guarantee that we'll reply to every comment.

Customer Service Inquiries

If you are a member with a question about your Northern Lights account, you can contact a Member Service Agent after you log in to your account, through our website's Message Center. These communications are not visible to anyone else. Please be aware that Northern Lights will never ask you for confidential or private information on social media. If we require additional information, you will be contacted offline and it will only be in response to a question you have submitted to us. You may also contact us at **800.370.6455** or **802.748.2288**.

All comments and posts on our social media properties will be reviewed to ensure that they comply with our policies. We reserve the right to delete comments or posts that we deem are abusive, inflammatory or otherwise inappropriate.

Our social media pages are open for conversations between and among individuals and Northern Lights. They are not substitute channels for services or general questions. Please visit northernlightscu.com for more information about specific products and services.

Do not post or transmit material you do not have the right to post or transmit under law (such as copyrighted material, trade secrets or securities) or due to your personal contractual or fiduciary relationships.

Our social media pages 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 social media pages are also not to be used to report phishing, fraud or other criminal activity. If you would like to make a report, please call or so that a Staff Member can assist you.

Northern Lights reserves the right to ban any user from any of our social properties without prior written notice or consent. Any comment which we deem to be criminal or that instigates or implies violence toward yourself or another person may be reported to the proper authorities.

Comment and Posting Policy

We expect conversations to follow the rules of polite discourse and we ask that participants treat each other, as well as Northern Lights employees, with respect. We may delete comments or posts that we deem to be:

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.

For the benefit of healthy discussion, we ask that comments remain on topic. This means that comments should relate to the topic that is being discussed within each specific wall post. While we welcome reasonable critiques, we may delete negative comments about Northern Lights and/or our competitors that aren't relevant and don't add to the online conversation.

We may delete comments that we deem to be off topic, including solicitations. In addition, we may remove identical posts by the same user or multiple users (a group of people sending identical messages or one person submitting under different aliases). In the case of identical posts, we may leave the first submission and delete the duplicates.

Media Inquiries

If you are a member of the media, you may contact. If you have non-media related questions, please visit our Contact Us page for additional information.

Copyright and Intellectual Property Policies

Please note the following copyright and intellectual property policies:

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 social media pages, 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 social media pages 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 social media pages, you are granting Northern Lights 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 in any way constitute an official endorsement of the site or company.

Privacy and Security Policies

With respect to content collected through our Facebook page, Northern Lights follows Facebook's Privacy Policy. Please note that when visiting any Northern Lights Credit Union Facebook page, you are also subject to the Terms and Conditions of Northern Lights Privacy Policy and General Terms of Use, as well as Facebook's Terms of Service and Privacy Policy. 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 email addresses in any comment or post. If you do include personally identifiable information in your comment, your comment or post may be deleted.