

Overview

Texans Credit Union ("Texans") provides experiences on social media sites such as Facebook®, Twitter®, LinkedIn®, Instagram® and other media channels. These media channels enable online sharing and collaboration for persons who have registered to use those sites. We welcome member and non-member participation as a means of sharing experiences, suggesting improvements and contributing to conversations. While we will do our best to foster healthy and productive conversations, Texans Credit Union may, in its sole discretion, remove content from our social media accounts that is in violation of the policies shown below or Texans' values, ethics and practices. In order to ensure that the conversations and exchanges are consistent with Texans' values, ethics and practices, we have established the following terms and policies which all social media participants must follow.

Texans Credit Union will never ask for your Social Security Number, account information, passwords or PINs via Facebook, Twitter, LinkedIn, Instagram or any other Texans social media channel.

Comments and Posting

Texans social media presence and accounts are public, which means that anyone can see your posts and comments on these social media sites. **Texans Credit Union is not responsible for views expressed other than our own. The opinions, statements and viewpoints expressed by participants on our social media sites --- including Texans employees -- do not necessarily reflect the opinions of Texans Credit Union or constitute an official position of Texans.**

Texans Credit Union reviews user posts and reserves the right to remove any that are inappropriate, defamatory, offensive, duplicated, contain confidential information or which do not relate to the subjects covered by our business or social media channels. When you visit, post, or comment on any of the Texans social media channels, we ask that you to follow the below guidelines:

- Stay on topic.
- Be kind and respectful of others.
- Do not post any content that is abusive, offensive, or inflammatory.
- Avoid content that may be fraudulent.
- Do not post false information and do not post someone else's copyrighted work unless you have permission to do so.
- Never post personal, identifying or confidential information.
- Do not use social media to communicate or ask questions specific to your personal account or loan information.

Texans also asks that our outside users not post items which are protected by intellectual property laws or rights of publicity unless you control the rights to use such items or have received all the necessary consents. Users who violate these rules or otherwise violate the legal rights of others can be blocked from utilizing our social media channels in the future. Any comments deemed to be criminal in nature may be reported to authorities.

Sharing Content, Photographs and Ideas

Texans encourages followers to comment or post to our social media channels with photos, videos or other appropriate or useful links. However, we ask that posters understand that by utilizing our social media channels to submit comments, ideas, photos or other content, you are granting Texans Credit Union nonexclusive, worldwide unrestricted rights and permissions to publish in any way we see fit, without restriction. This includes, but is not limited to, advertising and marketing materials. If you send us ideas or pictures, we own them, and you will not receive compensation.

Your posts on a Texans' social media channels should never contain unauthorized and/or unsolicited advertising, fraud, spam, hyperlinks or content protected by copyright, trademark or other rights.

Safety

Facebook®, Twitter®, LinkedIn®, and Instagram® and all other social media channels we may participate in are all third-party sites unaffiliated with Texans Credit Union. Texans is not responsible for, and does not control, these third-party sites' terms and conditions or their privacy or security policies or practices.

You always should use caution when posting, sharing or taking any action on these sites and on the Internet in general. Carefully review the privacy and security practices of all such third-party websites and channels.

For your online safety, avoid opening any third-party links, unless you trust the source. These links may pose a risk to your computer or take you to inappropriate or fraudulent sites

Texans is unable to service account-specific requests directly through social media channels. **Never disclose any financial information on any of the Texans social media channels, whether publicly available or through a direct message to Texans on a social media site.**

If you are a member with a specific question about an account or loan, please log into your Online Banking account, call Texans Customer Service at 972-348-2000, or visit your Texans branch to speak to a representative in person.

Privacy

Any content you post, such as pictures, information, opinions or any personal information that you make available to other participants on these social media sites is subject to the Terms of Use and Privacy Policies of the website you are using. Please review the particular site's Terms of use and Privacy Policies to better understand your rights and obligations regarding any content you have posted on a site.

Texans is not responsible for the privacy and security policies or practices of the social media channels where we are present. You should review the individual policies for each social media platform.

Third-Party Websites

Texans may occasionally post links to third-party websites which may relate to the topics discussed on our social media channels. Please note that this does not in any way constitute an endorsement of the website and/or company. We do not control the content, advertising or views of any such third-party website. The thoughts and opinions of third-party websites do not represent the opinions of Texans Credit Union, Texans management or Texans directors.