Social Media Usage Guidelines

We’re on social media to better communicate with the biomedical & healthcare community. The National Institutes of Health Federal Credit Union (NIHFCU) welcomes member and non-member participation on its sites as a means of sharing experiences, suggesting improvements, and contributing to conversations. In order to maintain focused, respectful, and informative communication, and a minimum standard for expectations of conduct, we have established the following social media usage guidelines and limitations.

By accessing our sites, you agree to be bound by and comply with these terms, all applicable laws and regulations, and any other applicable policies, terms and guidelines and existing agreements established by NIHFCU and those of any third parties that host our sites (which may include, but are not limited to, Facebook, YouTube, Yelp, Instagram, LinkedIn, Google+, Pinterest, Twitter). If you do not agree with any of these terms, do not use or access our sites. Any unauthorized use of our sites or misuse of any information posted to a site is strictly prohibited.

Please note, our social media pages are public pages, meaning anyone online can see your posts and your posts could even show up in the results of a search-engine like Google. Because all social media pages are public, NIHFCU is not responsible for any views expressed on our page other than our own.

When posting on any NIHFCU, we reserve the right to review any and all comments at its discretion and to delete comments that are, or include:

1. **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.
2. **Personal Attacks**: If you disagree with the content, we would like to hear from you, but ask that you refrain from personal attacks or being disrespectful to others. Malicious intent and/or participation not in the spirit of civil conversation will be removed.
3. **Illegal**: Posts must not violate laws that govern use of copyrights, trademarks and trade secrets, etc.
4. **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 not be tolerated.
5. **Private or Confidential Information**: Please do not provide any of your specific account details or other personal information when posting comments. This includes but is not limited to account usernames and numbers, passwords, pins, social security numbers, or other account details. If you have immediate service needs, please contact our Contact Center at 301-718-0208, 800-877-6440 or 301-881-5822 (TDD/TTY), or visit one of our local branches for assistance.
6. **Posts in HTML Format (or URLs)** will be removed. Please only use plain text when submitting your comments.

7. **Posts from Individuals Under the Age of 13** cannot be accepted.

8. **Posts Containing Photos will not be accepted**, unless specifically requested by an authorized representative of NIHFCU for a contest or other business-related purpose. In these instances, pictures will be reviewed and will not be posted if deemed inappropriate.

**Endorsements:** NIHFCU does not endorse any comments made by its employees, unless they are made in an authorized representative capacity. Statements and opinions expressed in the comments are strictly those of the commenter alone, and do not constitute an official position of NIHFCU, unless they are posted by the original author (who is an authorized representative of the credit union) or by a subject matter expert responding on behalf of that authorized representative.

**NIHFCU Employees:** If you are an NIHFCU employee, you MUST disclose your employment status when you submit a comment or question. When participating in online communities, do not misrepresent yourself. Whether you are at home or in the office, working for NIHFCU is a material fact that may influence content, and community members have a right to know you work for NIHFCU. When commenting on the credit union, unless you are authorized to speak on behalf of NIHFCU, you must state that the views expressed are your own. If we feel the nature of your comment is confidential, shares information not generally available, or recommends an action which could adversely affect our members, we reserve the right to remove comment from a blog or social media site. Thank you for helping maintain the integrity of our community by disclosing your employment relationship.

**Disclaimer:** The materials on NIHFCU sites are provided “As is”. NIHFCU 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, NIHFCU 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 information and content provided on our sites is intended for informational purposes only. NIHFCU 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 NIHFCU and does not necessarily represent its views or opinions.

**Limitations/Indemnification:** In no event shall NIHFCU, its affiliates or suppliers be liable for any damages (including, without limitation, damages for loss of data or profit, or due to business interruption) arising out of the use or inability to use the materials on NIHFCU sites, or for loss or damage that results from your failure to comply with these terms or other applicable guidelines, or from any technical, human or software errors or failures found within our sites. You agree to indemnify, defend and hold harmless...
NIHFCU, its officers, employees and agents from any and all liability with respect to any claims from any third parties arising from your use of our sites or violations of these terms or applicable guidelines.

**Privacy:** Your use of NIHFCU social media-based websites constitutes your consent to NIHFCU use of information obtained through your site visits. With respect to content collected through our sites, NIHFCU follows the applicable privacy policies of the third-party hosts of our sites. Please note that when visiting any NIHFCU site, you are also subject to the terms and conditions of NIHFCU's privacy, security and legal notices, the privacy policy and terms of the respective social media site and third-party hosts, when applicable

**Third-Party Links:** NIHFCU has not reviewed all of the third-party sites linked from its sites and is not responsible for the contents of any such linked site. The inclusion of any third-party link does not imply endorsement by NIHFCU. Use of any such linked website is at the user’s own risk. You understand that, when going to a third-party website, that site 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.

**Privacy & Security**
Please note that when visiting any of NIH Federal Credit Union Facebook social media pages, you are subject to both the terms and conditions of NIHFCU’s Privacy, Security & Legal policies, as well as Facebook’s privacy policy and terms of use.

The NIHFCU reserves the right to change these Terms at any time at its sole discretion.