

# Social Media Policy

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IDB Global Federal Credit Union is a member of the highly regulated financial institution industry, which requires us to follow the guidelines outlined below. This applies to all social media channels and community platforms.

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## Overview:

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Our social media channels and community platforms are intended as an open forum for IDB Global Federal Credit Union, its members, and prospective members. We welcome member and non-member engagement as a means of sharing experiences, suggesting improvements, and contributing to conversations or to ask general questions about our products and services. We're open to all feedback, and our Member Service Team will do their best to address each and every comment and provide prompt assistance.

While we do want to maintain an open forum, we ask that you treat each other and our employees with respect. Please refer to our moderation guidelines below when interacting with us via social media channels and community platforms.

Our social media channels and community properties are public, which means anyone can see your content posted to these platforms, and such content can appear on search engines such as Google or Bing.

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## Social Media Channels:

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We would love to hear from you on any of the following social media channels:

- Facebook®: <https://www.facebook.com/IDBGlobalFCU>

- Instagram®: [https://www.instagram.com/idbglobalfederal\\_cu/](https://www.instagram.com/idbglobalfederal_cu/)  
[https://www.instagram.com/idbglobalfederal\\_cu\\_es/](https://www.instagram.com/idbglobalfederal_cu_es/)
- Twitter®: [https://twitter.com/IDB\\_Global\\_FCU](https://twitter.com/IDB_Global_FCU)
- LinkedIn®: <https://www.linkedin.com/company/idb-global-federal-credit-union/>

If you find a social media channel which is identified as being owned by IDB Global Federal Credit Union that is not listed here, we ask that you please reach out to us to determine its validity.

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Member Privacy:  
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To protect your privacy, please do not post sensitive personal information such as your member number, account numbers, date of birth, phone number, email address, address, or other contact information on social media channels and community platforms. Because we value the security of your personal information, except for responding to you by name or posting winner names as related to, or identified with, giveaways, contests, or other promotions, we will not post your personal information and will not be able to answer account-specific questions on our social media sites. Remember that IDB Global Federal Credit Union will never ask you for personal information through social media channels or other community platforms. If we require additional information, the user will be contacted through a direct or private message.

For matters needing immediate review, account-specific issues or matters requiring personal information, please contact us at **202-623-3363 or via methods outlined on our contact page.**

\*\* Any posts that include account information, personal information, or other secure information will be removed or hidden for the protection of the member. We may also suggest to a member that they remove their post as well, for their own safety and protection.

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Moderation Hours:

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Moderation of the IDB Global Federal Credit Union social media channels is conducted on an ongoing basis during our normal business hours of 9 – 5pm EST. If your question falls outside these hours, we will get back to you as soon as possible when our hours resume. While IDB Global Federal Credit Union will make a concerted effort to review and respond to all comments and questions as promptly as possible, please allow up to two (2) business days for a response. This will allow us to perform any additional research or connect you with the right person, department or branch. While our social media team makes its best effort to assist members, some account issues require that we connect members directly with our Member Service Team. Members requiring immediate assistance are always encouraged to first contact our Member Service Team at **202-623-3363 or via methods outlined on our contact page.**

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Moderation Guidelines:  
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We intend to maintain a friendly and professional atmosphere. Please be respectful and use appropriate language and tone when posting and/or commenting. To ensure that content is respectful of diverse viewpoints and lawful, IDB Global Federal Credit Union’s social media channels and community pages are monitored and moderated by designated staff. We will review all comments and reserve the right to remove or not post any content that is not productive or acceptable and that we determine matches one of the following:

- Content we deem graphic, obscene, explicit, or disparaging in any form or context
- Content considered to be abusive, hateful, threatening, inflammatory or intended to defame any person(s) and/or entity
- Discriminatory or hateful language of any kind regarding age, gender, race, religion, nationality, sexual orientation, or disability

- Sexually or graphically explicit, indecent, or pornographic material of any kind, including symbols, characterizations, or suggestive images or words
- Content made by alias accounts and/or an identity that cannot be determined (regardless of content)
- Content that seeks to defame or defraud any financial, commercial, or non-governmental agency, or any individual person
- Promotion of unrelated events and solicitations and/or advertisements intending to sell a product or service not deriving from official IDB Global Federal Credit Union personnel or those intending to divert traffic to a particular website for personal or monetary gain
- Content that contains any suggestion or encouragement of illegal activity
- Spam or malicious linking to any kind of malware, virus, spyware, or program that could cause harm to a user's computer or personal information
- Private or confidential information that includes any of your specific account details or other personal information
- Comments that violate the privacy of our members
- Posts from individuals appearing under the age of 13
- Photos, unless specifically requested for a contest or other business-related purpose
- Employee names
- Comments that are off-topic or vary greatly from the overall theme of a particular discussion thread

Content that does not comply with the above may be removed or hidden from the page.

We reserve the right to remove any content or user from our pages, for any reason, at any time. We also reserve the right to ban an individual for violating our posting guidelines at any time including for posts that serve to repeat existing content to bring them to the top of the wall. It is never our intention or hope to ban individuals from our social media channels or community platforms, but continued failure to adhere to our guidelines may result in removal of the offending content and banning such users so as to allow for constructive, respectful, and beneficial conversations.

IDB Global Federal Credit Union's social media team is not equipped or permitted to discuss or moderate discussions about any threatened or current litigation against us. Communications of this nature must be conducted through secure and private channels.

As a result, posts that mention specific litigation or threatened litigation will be promptly hidden and IDB Global Federal Credit Union will not engage with them.

Do not post any material you do not have the legal right to distribute (such as trade secrets, copyrighted materials, or securities), or due to your personal contractual obligations. Our social media channels and community pages cannot be used for the submission of claims in any administrative or legal capacity, including but not limited to: formal and informal complaints, claim, demands, or the exhaustion of any administrative/legal remedies.

By visiting any of our social media channels and community platforms, you are agreeing to the above guidelines for use as well as to any of the terms of use/service for the respective social media channels you use.

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Disclaimers:  
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By posting any content on IDB Global Federal Credit Union’s social media channels or community platforms, you grant IDB Global Federal Credit Union the irrevocable, worldwide, transferable, royalty-free, right to reproduce, distribute, publish, and display this content and the right to create derivative works from such content, edit or modify such content, transfer the medium of such content, and use such content for any IDB Global Federal Credit Union purpose, including, without limitation, social media channels, websites, print, and other media, including your likeness (your profile photograph/picture), regardless of whether such use is part of a social media site or otherwise, without payment or any other considerations.

As with all use of social media and digital advertising platforms, we reserve the right to collect information about participants including but not limited to: the make and model of the device you used to access our platforms, your internet protocol (IP) address, and related information (such as general location and MAC address), any actions you take in response to electronic communications we share (such as opening a message or sharing a post), and any other insights provided by these platforms.



By submitting any content to our social media channels and other community platforms, 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).

Participation on our social media channels and other community platforms is done so at your own risk; therefore, you take personal responsibility for your posts/comments, your username, and any information you provide. You hereby agree to indemnify and hold IDB Global Federal Credit Union harmless from any and all claims, damages, expenses (including attorney fees), losses, or liabilities, fees, costs, or penalties incurred by or as a result of using our social media channels and/or community platforms.

IDB Global Federal Credit Union does not validate assertions or statements in comments on IDB Global Federal Credit Union's social media channels and community platforms. All statements and viewpoints expressed are strictly those of the commenter alone and do not constitute an official position of IDB Global Federal Credit Union, unless posted by an authorized representative of the Credit Union.

The personal social media pages of individual Credit Union employees or representatives do not speak on behalf of IDB Global Federal Credit Union unless they have received authorization in advance.

All social media channels and community platforms are third-party sites unaffiliated with IDB Global Federal Credit Union. We are not responsible for privacy or security policies (or updates thereof) on these platforms or other third-party sites that may be promoted via advertising within these social media properties. Registered trademarks of these social media platforms are properties of their respective owners.

We may occasionally post links to third-party sites which may relate to the topics discussed on our social media channels and community platforms. Please note that this does not in any way constitute an official endorsement of the website and/or company on behalf of IDB Global Federal Credit Union. 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 IDB Global Federal Credit Union, its management, or directors.



IDB Global Federal Credit Union reserves the right to change these guidelines at any time without notice in its sole discretion.