BANK OF CLARENDON

Social media community guidelines

1. **Social Media Overview**  
   Bank of Clarendon provides experiences on social media properties such as, but not limited to [Facebook®, Instagram ®, Twitter®, LinkedIn® YouTube®]. These sites enable online sharing and collaboration among users who have registered to use them. Any content you post, such as pictures, information, opinions, or any personal information that you make available to other participants on these social properties, is subject to the Terms of Use and Privacy Policies of those properties. Please refer to them to better understand your rights and obligations with regard to such content. Because banking is such a highly regulated industry, Bank of Clarendon must follow the rules and policies outlined within this Social Media Policy and Community Guidelines. Never disclose any financial information on any of the Bank of Clarendon’s social media properties, whether public facing or via direct message. Bank of Clarendon will never ask for your Social Security number, account information, passwords or PINs via Facebook®, Instagram ®, Twitter®, LinkedIn®, YouTube®, or any other Bank of Clarendon social media property. We are not responsible for the privacy and security policies or practices of the social media channels where we are present, and you should review the individual policies for each social media platform.
2. **Idea and Photograph Submission Policy and Standards**   
   Bank of Clarendon and its associates do 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. Bank of Clarendon holds this position and policy to avoid potential misunderstandings or disputes when Bank of Clarendon’s products or marketing efforts might seem similar to ideas submitted to the Bank. If, despite our request not to send us your ideas and photographs, you still do, then regardless of what your communication states, the following terms shall apply to your idea and photograph submission.
   1. TERMS OF IDEA SUBMISSION You agree that: (a) your ideas and photographs will automatically become the property of Bank of Clarendon, without compensation to you, (b) Bank of Clarendon can use the ideas and photographs for any purpose and in any way, and (c) any information or photographs you provide will be considered nonconfidential.
3. **Bank of Clarendon’s Association with Social Media Platforms**  
   Facebook®, Instagram ®, Twitter®, LinkedIn®, and YouTube® and all other social media properties we participate in, are all third-party sites unaffiliated with Bank of Clarendon. Bank of Clarendon is not responsible for the privacy or security policies or practices on any of the third-party websites that Bank of Clarendon may link to. You should review the privacy and security practices of all such third-party websites. As a fan or follower of Bank of Clarendon managed social media properties, you consent to receive news, company information and other dissemination of information by Bank of Clarendon that we think our fans, followers, and viewers will find useful. If at any time you wish to no longer receive information via Bank of Clarendon social media properties, you may utilize the platform’s privacy settings to un-follow and un-friend. Bank of Clarendon’s participation on social media properties is not an effort to socialize information, ideas, and pictures. If you send us ideas or pictures, we own them, and you will not receive compensation. For additional information, please reference section II titled Idea and Photograph Submission Policy and Standards.
4. **Public Usage**  
   The Bank of Clarendon social media properties are all public, which means that anyone can see your posts and comments on these social media properties. Additionally, your posts and comments may even show up in search-engine results (like on Google or Bing). While we want to foster healthy discussion, we may occasionally remove posts and comments that don’t fit with our community banking philosophy and guidelines. When you visit, post, or comment on any of the Bank of Clarendon social media properties, we respectfully ask that you follow the below guidelines:
   1. Stay on topic
   2. Use common courtesy and be respectful of others
   3. Submit your own original content, and avoid content that you know to be fraudulent
   4. Do not post someone else’s copyrighted work unless you have permission
   5. Never post personal, identifying, or confidential information
   6. Do not use this site to communicate or ask questions specific to your personal account or loan information
   7. Do not post any content which is abusive, offensive or inflammatory  
        
      Bank of Clarendon is unable to service account-specific requests directly through social media properties. If you are a customer with a specific question about an account or loan, please log into your Online Banking by visiting bankofclarendon.bank, send a contact request via the Contact Us page on bankofclarendon.bank, call our Customer Care Center at 803.433.4451 (Monday – Thursday 9AM-5PM/ET, Friday 9AM-6PM/ET), or visit your local Bank of Clarendon location to speak with a Banker in person.  
      Because the Bank of Clarendon’s social media properties are public pages and anyone can participate, we cannot be responsible for views expressed other than our own. Bank of Clarendon will post photographs and/or videos taken at bank-sponsored and/or local events to the Bank of Clarendon social media properties. Bank of Clarendon will not tag, reference, or acknowledge individuals in the photos, but will allow other users to tag, reference or acknowledge themselves and others in the photographs. If another individual tags you in a photograph, you can un-tag yourself from the photograph(s) at any time. To request an image be removed from any of the Bank of Clarendon’s Social Media platforms, email maureendunton@bankofclarendon.bank specifying the photo you would like removed, the channel the photo resides on, your contact information, and the reason for removal. Bank of Clarendon will review and consider your request to remove the photograph, but the submission of this request does not guarantee that the photograph will be removed.
5. **Moderation Policies**  
   The Bank of Clarendon social media properties are all moderated by Bank of Clarendon employees. We’ll make every effort to respond in a timely manner; however, we can’t guarantee that we’ll reply to every comment. All comments and posts will be reviewed to ensure that they comply with our policies. We reserve the right to delete comments or posts that we deem abusive, inflammatory or otherwise inappropriate.  
   Do not post or transmit material you do not have the right to post or transmit under law (such as copyright, trade secret or securities) or due to your personal contractual or fiduciary relationships. The Bank of Clarendon social media properties 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.  
   Bank of Clarendon reserves the right to ban any user from any of our social media properties without prior written notice or consent for violations of community policies. Any comment(s) posted which we deem to be criminal in nature, or instigates or implies violence towards oneself or another may be reported to the proper authorities.  
   The Bank of Clarendon social media properties are not to be used to report phishing or criminal activity. Suspicious emails related to social media should be forwarded to [customerservice](mailto:customerservice)@bankofclarendon.bank. If you would like to make a report, please call our Customer Service Center at 803.433.4451 and a representative can assist you.  
   The Bank of Clarendon social media properties are places for conversations between and among individuals and Bank of Clarendon, and these platforms are not a substitute channel for services or general questions. Please visit bankofclarendon.bank or a local Bank of Clarendon location for more information on specific products and services.
6. **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 our employees, with respect. Bank of Clarendon may delete comments or posts that we deem to be:
   1. Profane, obscene, inappropriate, disruptive and/or unrelated
   2. 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)
   3. Threats, personal attacks, abusive, defamatory, derogatory, or inflammatory language, or stalking or harassment of any individual, entity, or organization
   4. Discriminatory or that which contains hateful speech of any kind regarding age, gender, race, religion, nationality, sexual orientation, or disability
   5. False, inaccurate, libelous, or otherwise misleading in any way
   6. 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 robust discussion, we ask that comments remain on-topic. This means that comments should relate to the topic that is being discussed within that wall post. While we welcome reasonable critiques, we may delete negative comments about Bank of Clarendon and/or our competitors that aren’t relevant and don’t add to the overall experience. We may delete comments that we deem to be off-topic, including solicitations. In addition, we may also 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 will leave the first submission and delete the duplicates.
7. **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 the Bank of Clarendon social media properties, 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 the social media properties 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.  
   By posting comments, posts, tagged photos, videos, ideas, or any other content on the Bank of Clarendon social media properties, you are granting Bank of Clarendon 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.
8. **Links to Third Party Sites**  
   Bank of Clarendon 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. If Bank of Clarendon establishes an advertising relationship, we will do our best to identify and disclose any relationships that Bank of Clarendon may have with a site or company.
9. **Privacy and Security Practices**  
   With respect to content collected and shared through the Bank of Clarendon social media properties, Bank of Clarendon follows the privacy policy already established by each individual social media platform. When you visit Bank of Clarendon social media properties, you are also subject to the Terms and Conditions of Bank of Clarendon’s Online Privacy Policy and general terms of use. 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.
10. **Media Inquiries**  
    If you are a member of the media, please contact Bank of Clarendon’s Marketing Coordinator at [maureendunton@bankofclarendon.bank](mailto:maureendunton@bankofclarendon.bank) for more information and press contacts.
11. **Updates to this Policy**  
    This Social Media Policy and Community Guidelines is subject to change. Please review it periodically. If we make changes to the Social Media Policy and Community Guidelines, we will revise the “Last Updated” date at the top of this Policy. Any changes to this Policy will become effective when we post the revised Policy on the Site. Your use of the Site following these changes means that you accept the revised Policy.