



TERMS OF USE

Effective 02/28/2011

Welcome to the Bank-Fund Staff Federal Credit Union Community Portal ("Community")

This Community is a members-only area. If you are not a member of **Bank-Fund Staff Federal Credit Union (BFSFCU)** you are not authorized to use the Community. LOGGING INTO OR USING THE COMMUNITY WILL BE YOUR AGREEMENT TO THIS COMMUNITY CONTRACT, WITHOUT MODIFICATION BY YOU. If you do not agree, do not log-in or use the Community.

We welcome participation in our Community by the members of Bank-Fund Staff Federal Credit Union as a means of sharing experiences, suggesting improvements, and obtaining information about our products and services both from our web-based information resources and through interaction with our staff.

As part of our commitment to service, we have established these terms of use of the Community to ensure exchanges that are productive, informative, respectful of diverse viewpoints, and lawful. To the extent practical BFSFCU will review posts and will **not** permit posts that are, or include:

- **Off Topic** - We will exclude posts not related to the subject of the conversation. If you have an idea for a subject, would like to provide feedback, or would like a BFSFCU employee to follow-up with you, you may contact us via our secure Message Center within Online Banking.
- **Spam** - Posts focused on selling a product or service, or posted for a purpose of driving traffic to a particular website for personal, political, or monetary gain will be excluded.
- **Personal Attacks** - If you disagree with the content, we would like to hear from you, but we 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 excluded.
- **Illegal** - Posts must not violate laws that govern use of copyrights, trade secrets, etc.
- **Offensive Language** - Posts including, but not limited to, profane or provocative language will be excluded. Posts that contain threatening, hateful, offensive, derogatory, obscene or sexually explicit language will not be tolerated.
- **Private or Confidential Information** - Please do not provide any of your specific account details or other personal information when posting. If you have

immediate service needs, please contact Member Services at 202-212-6400 or at 800-923-7328 or visit one of our local branches for assistance.

- **Certain posts in HTML Format (or URLs)** may not be accepted. Please use only plain text when submitting your posts.
- **Posts from Individuals Under the Age of 13** will not be accepted.
- **Posts Containing Photos will not be accepted unless specifically requested by an authorized representative of BFSFCU for a contest or another business-related purpose. In these instances, pictures will be reviewed and will not be posted if deemed inappropriate.**

To the extent practical all posts are reviewed and approved by BFSFCU before posting to our Community. Posts are monitored, but not controlled by BFSFCU. The content posted by you is your sole responsibility and you assume all liability for the content and agree to hold BFSFCU harmless and indemnify BFSFCU if a challenge is threatened or brought as a result of the content you post on any Community space. **At our sole discretion, BFSFCU reserves the right to deny or remove any post we deem inappropriate.**

BFSFCU does not endorse any posts made by its employees, unless they are an authorized representative of the Credit Union. BFSFCU does not validate assertions or forward-looking statements in the posts. All statements and viewpoints expressed in the posts are strictly those of the commenter alone, and do not constitute an official position of BFSFCU, 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.

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

BFSFCU reserves the right to change these guidelines at any time at its sole discretion.