



Online Moderation Standards and Expectations

Created February 14, 2018

(To be posted on Social Media pages for users to comply)

Downeast Credit Union supports the use of social media to attract and interact with members and potential members. The Credit Union may, at its discretion, use or discontinue the use of any type of social media to interact with our members. The Credit Union will follow the FFIEC published Guidance addressing applicable federal consumer protection and compliance laws, regulations, and policies on the Credit Union's social media activities.

Here at DECU, we're all about putting members first. Please use DECU's interactive features fully, but responsibly. Anyone utilizing Downeast Credit Union social media sites must abide by the following expectations:

- We are a family-friendly institution. **We reserve the right to edit or remove postings** that we consider predatory, obscene, violent, racist, sexist, or discriminatory.
- Honesty, kindness and respect are core values at DECU. Help us protect that. Never misrepresent yourself, or your views. Don't impersonate someone you're not. Don't post words or photos that are copyrighted by someone else.
- **Never include personal account or contact information**, including e-mail addresses, in your contributions—and definitely don't post anyone else's.
- Please don't post information here advancing overtly political, moral, or religious positions, events, or causes.
- Comments containing any of the following **inappropriate forms of content shall not be permitted** on DECU social media sites and are subject to removal and/or restriction by DECU:
 - Content that promotes, fosters or perpetuates discrimination on the basis of race, creed, color, sex, national origin, religion, age, sexual orientation, gender identity, marital status or mental or physical disability;
 - Defamatory or personal attacks;
 - Threats to any person or organization;
 - Solicitation of commerce, including but not limited to advertising of any business or product for sale;
 - Conduct in violation of any federal, state or local law;
 - Encouragement of illegal activity; or
 - Information that may tend to compromise the safety or security of the credit union or its members.
 - Don't undermine DECU's members' interests. This is not the place to peddle items or services that compete directly with ours such as savings, loans, mortgages, etc.
- We mean business. **Contributions that we deem violate the letter or the spirit of any of these will be removed**—without advanced notice, without discussion, without readings of Miranda rights. We reserve the right to remove other posts not explicitly listed, especially if it exposes DECU or our team members to legal or reputation risks.
- If you would like to file a complaint directly to DECU, please contact our **Marketing Department** at 207-214-6658 or email information@downeastcu.com.
- **If you become aware of any postings that violate these expectations or that you believe are otherwise objectionable, let us know.** E-mail us at information@downeastcu.com.