

Canyon State Credit Union participates on a number of social media sites as a way of communicating with and receiving feedback from our members. Our participation on these sites is intended to enhance our member communication, and to foster an online community where members can share their Canyon State stories. We encourage members to join the conversation on these sites, subject to these guidelines, our Privacy Policy and the terms of use of the specific social media sites. If you have any questions about these guidelines, please email us at memberservice@canyonstatecu.org.

From time to time, Canyon State Credit Union may sponsor contests, games or other activities on these or other social media sites. These applications may have their own rules and terms for participation, which will be included within those activities. Canyon State Credit Union may also participate on other sites, including online news sites or blogs, where topics related to Canyon State Credit Union are discussed. When we participate on these sites, we will clearly state that we are doing so on behalf of Canyon State Credit Union.

Please remember that when you participate on a social media site, you are contributing to a forum that is public, widely visible to others, and may be found through Google and the other online search engines. As such, we ask that you never post confidential or personally identifiable information, including but not limited to account numbers, Social Security Numbers, phone numbers, email addresses, financial information, passwords and PINs on any of our social media sites. We will never ask you for this information on social media, but instead may refer you to our secure contact channels, including our website, our online banking site or by calling 623.580.6000 or 800.224.3330.

By participating on our social media sites, you agree that you will not:

- Post comments, photos, videos, links or other content that infringes upon the rights of any third party, including intellectual property, privacy or publicity rights.
- Post any confidential information about yourself or others.
- Post material that is unlawful, obscene, defamatory, threatening, abusive, embarrassing or disruptive in any way.
- Post advertisements, spam or solicitations of any kind.
- Impersonate another person or organization.

Canyon State Credit Union reserves the right to remove, without notice and at our sole discretion, any material that violates these guidelines or is otherwise not in keeping with the tone or intent of our social media sites. In addition, Canyon State Credit Union reserves the right to, where possible, block any user from participating in our social media sites without notice for violating these guidelines.

We ask participants on our social media sites treat each other, and our employees, with respect. While we encourage member (and non---member) participation, we cannot respond to every comment. Our failure to respond to or act on a comment should not be seen as an acceptance of or endorsement of that comment. Canyon State Credit Union is not responsible or liable, directly or indirectly, for content posted by third parties. Participants may report inappropriate content to memberservice@canyonstatecu.org.

Canyon State Credit Union social media community is a place for conversations between and among participants and Canyon State Credit Union and is not a substitute channel for member services. If you have any questions regarding your account, please visit CanyonStateCU.org or give us a call at 623.580.6000 or 800.224.3330.

Our social media community may not be used for the submission of any claim, demand, informal or formal complaint, or any other legal and/or administrative notice or process. Any comment(s) posted which we deem to be criminal in nature, or which may instigate or imply violence towards oneself or another, may be reported to the proper authorities.

Privacy and Security Policies

With respect to content collected through Canyon State Credit Union's social media community, Canyon State Credit Union follows the privacy policies of all social networks, which can be accessed on their respective websites. Please note that when visiting any Canyon State Credit Union social media platform, you are also subject to Canyon State Credit Union's Internet Privacy Statement, as well as the specific platform's Terms of Service and Privacy Policy.

To protect your privacy and the privacy of others, personally identifiable information should never be disclosed in any post including, but not limited to: social security numbers, account numbers, personal identification numbers (PINs), telephone numbers, addresses, email addresses or such other personally identifiable information. Any and all personally identifiable information should be kept confidential and never disclosed in a social media community. If you do include personally identifiable information in a post, Canyon State Credit Union assumes no responsibility for such disclosure and you, by your participation in Canyon State Credit Union's social media community, hereby waive any claim, demand, action or cause of action against Canyon State Credit Union and the Indemnified Parties (as defined below) for such disclosure.

Media Inquiries

If you are seeking information about Canyon State Credit Union or information obtained through any of its social media platforms, please contact us at 623.580.6000 or 800.224.3330 and ask for the Vice President of Marketing or email marketing@canyonstatecu.org.

Copyright and Intellectual Property Policies

Please note the following copyright and intellectual property policies:

- By submitting any content to Canyon State Credit Union's social media community, you warrant and represent that you are the copyright owner or that the copyright owner has granted you permission to use such content.
- By posting comments, posts, tagged photos, videos, ideas or any other content on Canyon State Credit Union's social media community, you are granting Canyon State Credit Union (i) a non-exclusive, royalty-free license in and to the content and (ii) the right to republish, redistribute or otherwise use such content in perpetuity in any way we see fit. This includes, but is not limited to, the use of such content in marketing and advertising materials.

Links to Third-Party Websites

Canyon State Credit Union may occasionally post links to third-party websites when we think you will find the information helpful. However, please note that this does not in any way constitute an official endorsement of the website or company. In the event you access the third-party website, please be advised that (i) you will be leaving Canyon State Credit Union's social media community, (ii) you will be linking to a website not operated by Canyon State Credit Union, (iii) Canyon State Credit Union is not responsible for the content of the website, (iv) Canyon State Credit Union does not represent either the third party company or you if you enter into a transaction and (v) privacy and security policies may differ from those practiced by Canyon State Credit Union. By linking

to a third-party site, you agree and understand that Canyon State Credit Union is not responsible for and does not endorse, guarantee or control content, accuracy, availability, viewpoints, products or services offered on, or available through, a third-party website.

As--Is and Disclaimer of Warranty

You are advised not to rely on any information contained within Canyon State Credit Union's social media community and, by participating in Canyon State Credit Union's social media community, you expressly waive any reliance on such information. All information contained within Canyon State Credit Union's social media community is intended to be for informational purposes only, and is not intended to render financial related services or advice. Please consult a Canyon State Credit Union representative before taking any action, or failing to act, based on the content of Canyon State Credit Union's social media. THE INFORMATION CONTAINED WITHIN CANYON STATE CREDIT UNION'S SOCIAL MEDIA COMMUNITY IS BEING PROVIDED "AS--IS, WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING, WITHOUT LIMITATION, THE IMPLIED WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, USE OR NON--INFRINGEMENT."

Assumption of Risk

By participating in Canyon State Credit Union's social media community you expressly agree to be bound by the terms, conditions and policies of the Social Media Public Use Guidelines and any other relevant or applicable policies and agreements between you and Canyon State Credit Union. In addition, you agree to Canyon State Credit Union's ability to enforce the terms and conditions of any such policies or agreements including, but not limited to, the policies shown in the Social Media Public Use Guidelines. By participating in Canyon State Credit Union's social media community you (i) assume all risks associated with Canyon State Credit Union's social media community, now known, later discovered or unknown, and (ii) waive any and all claims, demands, actions or causes of action against Canyon State Credit Union and the Indemnified Parties (defined below) related in any way to your participation in Canyon State Credit Union's social media community.

Indemnification and Hold Harmless

BY YOUR PARTICIPATION IN CANYON STATE CREDIT UNION'S SOCIAL MEDIA COMMUNITY, YOU AGREE TO FULLY PROTECT, HOLD HARMLESS, INDEMNIFY AND DEFEND CANYON STATE CREDIT UNION, AND CANYON STATE CREDIT UNION'S DIRECTORS, OFFICERS, EMPLOYEES, REPRESENTATIVES AND AGENTS (COLLECTIVELY, "INDEMNIFIED PARTIES"), FROM AND AGAINST ALL LIABILITY, CLAIMS, DEMANDS, DAMAGES, ACTIONS, CAUSES OF ACTION, PENALTIES, FINES, LOSSES, COSTS, AND/OR EXPENSES OF ANY KIND AND NATURE (INCLUDING, WITHOUT LIMITATION, ATTORNEYS' FEES, EXPERT FEES AND EXPENSES), RESULTING FROM YOUR VIOLATION OF THE SOCIAL MEDIA PUBLIC USE GUIDELINES OR YOUR PARTICPATION, IN ANY WAY, IN CANYON STATE CREDIT UNION'S SOCIAL MEDIA COMMUNITY.

Disclaimer of Views, Comments and Opinions

Because Canyon State Credit Union's social media community is public and anyone can participate, Canyon State Credit Union cannot, and you agree by your participation in Canyon State Credit Union's social media that Canyon State Credit Union shall not, be responsible, in any way, for views, posts, comments, opinions or any other content expressed or posted by others.

Canyon State Credit Union does not endorse any posts made by its employees, unless they are an authorized representative of Canyon State Credit Union (such authorization to be made only in writing and approved by the Board of Directors of Canyon State Credit Union and/or the President and CEO of Canyon State Credit Union). Canyon State Credit Union does not validate assertions or forward--looking statements in any posts. All statements and viewpoints expressed in the posts are strictly those of the commenter alone, and do not constitute an

official position of Canyon State Credit Union unless they are posted by the original author (who is an authorized representative of Canyon State Credit Union).

If you are an Canyon State Credit Union employee, unless you are an authorized representative to speak on behalf of Canyon State Credit Union, you must state that the views and opinions expressed are your own – (e.g., “The postings on this site are my own and do not necessarily represent Canyon State Credit Union’s views, positions, strategies or opinions.”).

Canyon State Credit Union’s Reservation of Rights

Canyon State Credit Union reserves the right, in its sole discretion, to (i) review any and all content before it is posted to Canyon State Credit Union’s social media community, (ii) not post (and delete as applicable) any content which is in violation of the Social Media Public Use Guidelines or is in violation of Canyon State Credit Union’s values, ethics and practices or is otherwise inappropriate, (iii) modify, change or alter the terms of the Social Media Public Use Guidelines at any time and (iv) modify, change, alter or discontinue, at any time, all or parts of Canyon State Credit Union’s social media community without advance notice.

By participating, you agree to these terms.

Effective 2/26/14.