



OLD GLORY BANK®

Social Media Terms of Use

Terms of Use

Old Glory Bank (the “Bank”) has outlined the Terms of Use (“Terms”) as an agreement between you and Old Glory Bank for use of the Bank’s social media websites, accounts, pages, and applications (our “Sites”). By accessing our Sites, you are agreeing to be bound by these Terms, all applicable laws and regulations, the Sites’ policies, and such other terms and guidelines as may be established by the Bank. If you do not agree with these Terms, we ask that you refrain from using our Sites.

Our Goals

Old Glory Bank seeks to foster a community based on integrity, respect, and courtesy on all our Sites. Our social media channels are used by the Bank to promote our products and services, to provide topics of interest to our customers and potential customers, to inform our followers of news and events relevant to the values of Old Glory Nation, and to build relationships with our customers and followers. As such, we outline these Terms of Use:

Respectful Communication

We encourage open and respectful dialogue. Please refrain from using offensive, abusive, or discriminatory language. We expect all users of our Sites to be courteous to each other, to our employees, and to our public figures. While we welcome healthy and respectful discourse and recognize that differing points of view may yield strong emotions, we will not allow personal attacks directed at any other individual.

Privacy Protection

Remember that social media channels are public forums, which means that anyone can read or view what you share on these channels, including comments posted, and your results may also be indexed by search engines. Do not share personal, financial, account-related, or sensitive information about yourself or others on our social media pages. For account-specific inquiries, please contact us directly through our [Customer Service](#) page. Please see Old Glory Bank's [Privacy Policy](#) for information regarding our use of your information on our website and accounts.

Avoiding Fraud

Old Glory Bank will never contact you through any social media channel to request your account number, Old Glory Bank user ID, password, or other sensitive personal information such as your social security number, birth date, or other confidential info. We will never ask you to share your personal or account information on a publicly viewable site. We will never ask you to disclose non-public, personally identifying information through these Sites. If there is a need for such information, Old Glory Bank will offer you an alternative communication method. If anyone claiming to represent Old Glory Bank asks you for confidential information through any social media channel, please do not provide it, and instead call our Customer Service team at 888-446-5345 to confirm your account security.

Content Ownership

By posting content on our social media pages, you warrant that you are at least 18 years of age, and you grant the Bank a non-exclusive, royalty-free, perpetual, and worldwide license to use, reproduce, and distribute your content (including any accompanying media). You also give us permission, at our discretion, to use your social media handle or your real name, if known, along with the content of your

post. You agree that any content you post does not infringe on any party's copyright, patent, trademark, trade secret, or other intellectual property or proprietary right, without compensation to you. Users are solely responsible for the content they post. Please ensure that any content you post is accurate, lawful, and respectful.

If you believe in good faith that any content posted on Old Glory Bank's Sites infringes on your intellectual property, you or your agent may send notice requesting that we remove the copyrighted material or block access to it by emailing media@oldglorybank.com.

Prohibited Content

Do not post content that is illegal, fraudulent, misleading, or violates any third-party rights, including intellectual property rights. We reserve the right to ban any user from our page for violation of these Terms or of the social media channel's policies. If we feel that any comments posted are criminal in nature, or promote dangerous or criminal activity, we may report such comments and their source to the appropriate authorities.

Monitoring of our Sites

While Old Glory Bank respects the Constitutional rights of all Americans to express their opinions, Old Glory Bank reserves the right to moderate and review, edit, remove, or block, without notice, any content that violates these Terms or is deemed inappropriate. This includes content that is abusive, obscene, or unlawful, including but not limited to content containing pornography, nudity, profanity, racial slurs, unauthorized or unsolicited advertising, spam, viruses, spyware, malware, or other malicious components intended to disrupt the functionality of the site or another system. Repeat offenders may be blocked or reported.

While we do monitor all of our Sites and may respond to specific posts, we cannot guarantee that we will respond to all posts or within a

certain timeframe. If you have specific questions regarding your Old Glory Bank account, please contact our [Customer Service](#) team during our normal business hours. Similarly, if we identify a post on our Sites that appears to involve a customer relationship matter, we may invite you to contact us through our Customer Service channels.

Third-Party Links

Our social media pages may contain links to third-party websites. Old Glory Bank is not responsible for the content or privacy practices of these websites. Use of any links on our social media channels is at the user's own risk. You agree that when visiting a third-party website, that site is governed by the third party's terms of use.

Disclaimer

Old Glory Bank is not responsible for any posts made by individuals who are not authorized administrators of our Sites. The views expressed by followers on our social media pages do not necessarily reflect the views of Old Glory Bank. We do not endorse or guarantee the accuracy of any user-generated content.

Indemnification

In no event shall Old Glory Bank, its affiliates, or its vendors be liable for any damages, loss of data or profit, or business interruption arising from the use of its social media channels or our Sites. The Bank will not be responsible in any way for damage or loss stemming from your failure to comply with these Terms or the policies of the social media channel in question. You agree to indemnify, defend, and hold harmless Old Glory Bank, its parent Old Glory Holding Company, any current or future subsidiaries, officers, employees, and agents from any and all liability with respect to any claims from any third parties arising from your use of our Sites.

Termination

Old Glory Bank may modify or terminate its participation in any social media channel without notice, including the content and functionality of its Sites.

Updates to Terms

Old Glory Bank may update these Terms at any time. Changes will be posted on our social media pages, and continued use constitutes acceptance of the updated Terms.

Thank you for being a part of Old Glory Nation.