

## **Guaranty Bank & Trust Social Media Terms of Use**

To promote awareness and collaboration among our customers and community members, Guaranty Bank & Trust uses social media platforms such as Facebook, Twitter, YouTube, and LinkedIn. Any information that you post and make available on those social media platforms (including personal information, pictures, or comments) is subject to the Terms of Use and Privacy Policies of those platforms. Please review the terms of those sites in order to understand your rights and obligations with respect to information you post on those sites.

### **We May Use Any Content You Post**

As we provide a presence in social media as a forum for conversation about topics of interest to our customers and potential customers, we expect that there will be many excellent posts and responses, including some that we may want to use in other places and for other purposes. When you post to any of the Bank's social media pages, you expressly represent to us that you are at least 18 years of age, and you give us permission, at our discretion, to use your real or social media user name and the content of your post (including all accompanying text, images, videos, artwork and other content) on our website or other social media platforms, in our marketing or advertising materials, or in any other format or context that we may elect to promote Guaranty Bank & Trust and our products and services for such time period as we wish. We have the right to edit your post for brevity, clarity and the like and to modify any image in any manner we deem necessary to use it for the selected format or media. You will not have the right to review or approve our use of your post. You will not receive any compensation for granting us the above rights. If you do not wish to grant us the permission set out in this paragraph, please do not post to our social media pages because once you have done so, you will not be able to revoke that permission. In addition, we appreciate any feedback, suggestions or ideas you may provide to us, but if we choose to use or implement them, we are not obligated to compensate you. If you do not want us to use your feedback, suggestions, or ideas without compensating you, please do not submit them to us.

### **We Monitor Our Social Media**

While we do monitor our social media pages and may respond to specific posts, we can't promise that we will respond to all posts or that our responses will be as prompt as you may hope. If you have specific financial needs or concerns that you would like to discuss with us, please visit one of our locations, our secure [gnty.com](https://www.gnty.com) website, or call our customer service number (888) 572-9881 to discuss those needs or concerns. Similarly, if we identify a post on our social media pages that appears to involve a service request or other customer relationship matter, we may invite the poster to contact us by one of the foregoing methods. As part of our monitoring, we review our social media pages to determine whether our guidelines are being followed and our company values are being upheld. We reserve the right to remove any post from our social media pages at any time for any reason without notice. While we may occasionally remove posts that we believe don't comply with our guidelines or company values, we do not promise that we will remove all posts, or any specific post, that you or any other user may believe should be removed.

### **We Are Not the Source of All Posts on Our Page**

Much like we are inviting you to post to our social media pages, we have invited others to do the same. As a result, we are not the source of all of the posts on our social media pages and thus cannot be responsible for any views expressed other than our own. We have asked all Guaranty Bank & Trust employees to identify themselves when posting to this page so that you are aware of their connection to us, but understand that the views that they express are not necessarily those of Guaranty Bank & Trust. Only posts made by “Guaranty Bank & Trust” should be considered posts by Guaranty Bank & Trust.

### **Privacy of Children**

Only the parent or legal guardian of a child under the age of 13 may utilize any services we provide, even when a deposit or other account has been established on behalf of the child. Therefore, as with our websites, our social media sites are not directed to or intended for use by children under the age of 13. Visit the [Federal Trade Commission](#) website for more information about the Children's Online Privacy Protection Act (COPPA). Should you have additional questions or concerns, please call customer service at (888) 572-9881. We will obtain the written consent of the parent or guardian before posting any pictures with children under the age of 13.

### **Links to Third Party Sites in Posts on Our Page**

We may sometimes include third-party links in our posts to sites which we think our customers and potential customers may be interested in visiting. Our posting of such links is not an endorsement of any such third-party site, nor are we responsible for the contents, policies or terms of use of such sites. We discourage clicking on links posted by any social media users appearing on our social media pages other than by “Guaranty Bank & Trust” because such links may pose risks to your computer, such as viruses, Trojan horses and the like, or may redirect you to inappropriate or offensive sites.

### **Don't Post Anyone's Personal or Confidential Information**

Remember that social media sites are public forums, and anyone can see your posts and those posts may even show up in search engine results. Please remember that you should never post any personal or confidential information to a public forum – whether that information is yours or someone else's. We will never ask for such information from you via social media and you should never provide it via social media. You can contact us with your specific financial needs at one of our locations, by calling our customer service number (888) 572-9881, and by using our secure gnty.com website. Please continue to use those channels to reach us regarding your specific financial needs.

### **Stay on Topic**

We expect all users of our social media page to stay on topic. At a minimum, that means that you should keep the content of your post on topic within the conversation of the post in which you have chosen to participate and should never include any of the following:

- product ratings or reviews
- advertisements or “spam”
- solicitations of any kind
- critiques of other companies or their products or services
- investment or other financial advice of any kind

## **Be Courteous**

We expect all of our users to be courteous to each other and to our employees when posting to our social media page. Of course, a healthy conversation permits differing viewpoints; however, negative comments or personal attacks directed at other posters are not welcome on our social media pages and will be removed. We also reserve the right to ban any user from our pages without prior notice for violations of that social media's policies or our guidelines. If we believe that any posted comments are criminal in nature, or instigate or promote violence or other criminal activity, we may report such comments and the source of such comments to appropriate authorities.

## **Respect Other People's Rights**

We expect that, when using our social media, you will not infringe any party's copyright, patent, trademark, trade secret, or other intellectual property or proprietary right, nor will you violate any other party's rights of publicity or privacy. By posting to our social media page, you represent to us that you own or have been granted all necessary legal rights and permissions required to post such content to our social media pages and to grant us the permissions granted in these guidelines. If you aren't sure if you have all required legal rights and permissions to post something to our social media pages, then please don't do so.

## **Reporting Phishing or Other Criminal Conduct**

When internet fraudsters impersonate a business to trick you into giving out your personal information, it's called "phishing." You should never reply to email, texts, tweets, posts or pop-up messages that ask for your personal or financial information, nor should you click on links within such e-mails, texts, tweets, posts or pop-ups – even if the message seems to be from Guaranty Bank & Trust or another organization you trust. Legitimate businesses do not ask you to send sensitive information through insecure channels. As we stated above, Guaranty Bank & Trust will never ask for any such information from you via social media and you should never provide it via social media. If you believe that you have received an e-mail, text, tweet, post or pop-up that is a phishing message, we request that you not use social media to report such phishing (or any other criminal activity for that matter) to us. Instead, please call our customer service number (888) 572-9881 to speak to a representative about how to make such a report to us.

## **Don't Get Us Confused with Social Media Pages Such As Facebook, Twitter, You Tube or LinkedIn.**

While we enjoy being a part of the social media community of users, Guaranty Bank & Trust is not affiliated with Facebook, Twitter, YouTube or LinkedIn. We are not responsible for the privacy or security policies (or for any of its other policies or practices for that matter) of those sites, nor are we responsible for how those sites or any other third party may use the information that you share on our page. If you haven't already done so, you should familiarize yourself with the privacy settings of those sites and use them in the manner you deem appropriate. To learn more about how we may use the information you provide us, please view our [privacy policy](#).