

STCU Online Moderation Standards and Expectations

It's not just through dollars and cents that STCU members reach out to help one another.

The cooperative spirit here often extends well beyond savings and loans — to a more general cooperation, helpfulness, and sharing of opportunity. That's why STCU supports certain online features that leverage members' collective energies — features and tools through which members can share their personal financial stories and experiences, such as blogs, Facebook, Twitter, and other channels.

But in providing these services, we reserve the right to restrict member contributions in commonsense ways that limit our legal and reputation risk.

- We're a family-friendly institution. We reserve the right to edit or remove postings that we consider "sexually-charged," predatory, obscene, violent, racist, sexist, or discriminatory. Kids grow up fast enough without finding harsh or grown-up language and images on their credit union's website.
- Honesty and integrity is a core value here. 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.
- We're fanatics about security and privacy. Even yours. Don't include personal account or contact information, including e-mail addresses, in your contributions — and definitely don't post anyone else's.
- Help us avoid controversy. There are lots of other sites that serve as online "soapboxes." Please don't post information here advancing overtly political, moral, or religious positions, events, or causes. We all benefit from sharing common interests, so let's avoid content that could be divisive. Comments containing any of the following inappropriate forms of content shall not be permitted on STCU social media sites and are subject to removal and/or restriction by STCU:
 - 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 STCU's members' interests. This is not the place to peddle stuff that can be used to rob us — firearms and other weapons, ski masks, etc. — 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 stuff not explicitly listed, especially if it exposes us to legal or reputation risks.
- We're all about putting members first. We're willing to stick our neck out a little bit — but only a VERY little. Please use STCU's interactive features fully, but responsibly. Show

restraint and we'll all benefit – individually and collectively.

- Don't give abusers a free pass. 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 onlinemedia@stcu.org.