

Bank of Guam Instagram® Community Guidelines

Welcome! We're glad you want to join the conversation to share your experiences, suggest improvements, and connect. We welcome comments, questions, and concerns through our social media sites however we ask that you please keep the following guidelines in mind when engaging with us through any of our active social media platforms:

Maintain private or confidential information. Please do not provide any of your specific account details or other personal information. For service related questions or concerns please call 1-671-472-5300, visit any of our branches.

SPAM – Please refrain from spamming our page. This includes comments posted to sell a product or drive traffic to another website for personal or monetary gain.

Stay on topic. Only post comments that reflect the topic of the post or the purpose of the page. Comments focused on selling a product or service, or posted just to drive traffic to a particular website for personal, political, or monetary gain will be taken down.

Be respectful. If you disagree with the content, we'd like to hear from you, but abusive, unproductive, offensive, or unlawful comments or rants—as well as blasts—will be taken down.

Comments on threatened or actual litigation. Please do not comment on threatened or actual litigation, or disputes, between you and any other person or entity. If you have concerns about an issue and would like to provide feedback, or would like follow-up from us, email us.

Bank of Guam Team Members. Please disclose your employment with Bank of Guam as we want to make sure the community is aware of any biases you may have. We welcome team member engagement but do not endorse those that aren't from authorized representatives of the bank (e.g. the author of the content).

Copyright Infringement If you believe in good faith that Bank of Guam's social content infringes your copyright, you (or your agent) may send Bank of Guam a notice requesting us to remove the material or block access to it. Details on notices and counter-notices are available here and on the Copyright Office site at <http://www.copyright.gov>.

Disclaimers. Instagram is owned by a third party unaffiliated with Bank of Guam. Bank of Guam is not responsible for the privacy or security policies at these sites or other third party sites that may be linked to from within them.

Bank of Guam does not endorse and is not responsible for any ads, content, products, advice, opinions, recommendations or other material of third party sites that may be promoted via advertising within Social Media properties.

Bank of Guam reserves the right to change these guidelines at any time at its sole discretion.

Bank of Guam YouTube® Community Guidelines

We publish video content to our YouTube® channel. Please note that we may include additional context and information in the descriptions for the videos, which you might find helpful and which may lead to our website. We encourage you to subscribe to our channel, share the videos and embed them in your own sites. All videos hosted by YouTube are governed by YouTube's Privacy Policy and Terms of Service, which you can find on the YouTube site. These policies apply to your use of YouTube.

Public Usage

The Bank of Guam YouTube® property is public, which means that anyone can see your posts and comments on this social media property. Additionally, your posts and comments may even show up in search-engine results (like on Google or Bing). While we want to foster healthy discussion, we may occasionally remove posts and comments that don't fit with our community banking philosophy and guidelines. When you visit, post, or comment on Bank of Guam's YouTube® property, we respectfully ask that you follow the below guidelines:

- Stay on topic
- Use common courtesy and be respectful of others
- Submit your own original content, and avoid content that you know to be fraudulent
- Do not post someone else's copyrighted work unless you have permission
- Never post personal, identifying, or confidential information
- Do not use this site to communicate or ask questions specific to your personal account or loan information
- Do not post any content which is abusive, offensive or inflammatory

Bank of Guam is unable to service account-specific requests directly through our YouTube property. If you are a customer with a specific question about an account or loan, please visit bankofguam.com, send a contact request via the Contact Us page on bankofguam.com, call our Customer Support Center at 671. 472.5300 during business hours, or visit your local Bank of Guam location to speak with one of our representatives.

Because the Bank of Guam YouTube® property is a public page and anyone can participate, we cannot be responsible for views expressed other than our own. Bank of Guam will post photographs and/or videos taken at bank-sponsored and/or local events to the Bank of Guam YouTube® property.

SPAM

Please refrain from spamming our page. This includes comments posted to sell a product or drive traffic to another website for personal or monetary gain.

Idea and Photograph Submission Policy and Standards

Bank of Guam and its associates do not accept or consider unsolicited ideas, including ideas for new or improved products, processes or technologies, product enhancements, advertising campaigns, promotions or new product names. Please do not send any original materials, suggestions or other items. Bank of Guam holds this position and policy to avoid potential misunderstandings or disputes when Bank of Guam's products or community efforts might seem similar to ideas submitted to the Bank of Guam. If, despite our request not to send us your ideas and photographs, you still do, then regardless of what your communication states, the following terms shall apply to your idea and photograph submission.

TERMS OF IDEA SUBMISSION You agree that: (a) your ideas and photographs will automatically become the property of Bank of Guam, without compensation to you, (b) Bank of Guam can use the ideas and photographs for any purpose and in any way, and (c) any information or photographs you provide will be considered non-confidential.

Moderation Policies The Bank of Guam YouTube® social media property is moderated by Bank of Guam's Communications and Public Relations Group. We'll make every effort to respond in a timely manner; however, we can't guarantee that we'll reply to every comment. All comments and posts will be reviewed to ensure that they comply with our policies. We reserve the right to delete comments or posts that we deem abusive, inflammatory or otherwise inappropriate.

Do not post or transmit material you do not have the right to post or transmit under law (such as copyright, trade secret or securities) or due to your personal contractual or fiduciary relationships. The Bank of Guam YouTube® property may not be used for the submission of any claim, demand, informal or formal complaint, or any other form of legal and/or administrative notice or process, or for the exhaustion of any legal and/or administrative remedy.

Bank of Guam reserves the right to ban any user from our YouTube® property without prior written notice or consent for violations of community policies. Any comment(s) posted which we deem to be criminal in nature, or instigates or implies violence towards oneself or another may be reported to the proper authorities.

The Bank of Guam YouTube® property is not to be used to report phishing or criminal activity. Suspicious emails related to social media should be forwarded to communications@bankofguam.com. If you would like to make a report, please call our Customer Support Center at 671.472.5300 and a representative can assist you.

The Bank of Guam YouTube® property is a place for conversations between and among individuals and Bank of Guam, and this platform is not a substitute channel for services or general questions. Please visit bankofguam.com or a local Bank of Guam location for more information on specific products and services.

Comment and Posting

We expect conversations to follow the rules of polite discourse and we ask that participants treat each other, as well as our employees, with respect. Bank of Guam may delete comments or posts that we deem to be:

- Profane, obscene, inappropriate, disruptive and/or unrelated
- Indecent, sexually explicit or pornographic material of any kind (including masked profanity where symbols, initials, intentional misspellings or other characters are used to suggest profane language)
- Threats, personal attacks, abusive, defamatory, derogatory, or inflammatory language, or stalking or harassment of any individual, entity, or organization
- Discriminatory or that which contains hateful speech of any kind regarding age, gender, race, religion, nationality, sexual orientation, or disability
- False, inaccurate, libelous, or otherwise misleading in any way
- Spam, or containing or linking to any kind of virus, malware, spyware, or similar program that could cause harm to a user's computer.
- For the benefit of robust discussion, we ask that comments remain on-topic. This means that comments should relate to the topic that is being discussed within that wall post. While we welcome reasonable critiques, we may delete negative comments about Bank of Guam and/or our competitors that aren't relevant and don't add to the overall experience. We may delete comments that we deem to be off-topic, including solicitations. In addition, we may also remove identical posts by the same user or multiple users (a group of people sending identical messages or one person submitting under different aliases). In the case of identical posts, we will leave the first submission and delete the duplicates.

Copyright and Intellectual Property Policies

Infringement on any party's copyright, patent, trademark, trade secret, intellectual property, or other proprietary rights, or right of publicity or privacy is strictly prohibited and is your sole responsibility.

By submitting any content to the Bank of Guam YouTube® property, you warrant and represent that you are the copyright owner of the content or that the copyright owner of the content has granted you permission to use such content consistent with the manner and purpose of your use.

Using the Bank of Guam YouTube® property to distribute unauthorized copies of copyrighted material, including photos, artwork, text, recordings, designs, computer programs, or derivative works of such programs is strictly prohibited and subject to removal.

By posting comments, posts, tagged photos, videos, ideas, or any other content on the Bank of Guam YouTube® property, you are granting Bank of Guam nonexclusive, worldwide rights to republish, redistribute, or otherwise use this content in perpetuity in any way we see fit.

Links to Third Party Sites

Bank of Guam may occasionally post links to third-party sites when we think you'll find the information helpful. However, please note that this does not in any way constitute an official endorsement of the site or company. If Bank establishes an advertising relationship, we will do our best to identify and disclose any relationships that Bank of Guam may have with a site or company.

Privacy and Security Practices With respect to content collected and shared through the Bank of Guam YouTube® property, Bank of Guam follows the privacy policy already established by each individual social media platform. When you visit Bank of Guam YouTube® property, you are also subject to the Terms and Conditions of Bank of Guam's Online Privacy Policy and general terms of use.

To protect your privacy and the privacy of others, please do not include personally identifiable information such as Social Security numbers, account numbers, phone numbers or email addresses in any comment or post. If you do include personally identifiable information in your comment, your comment or post may be deleted.

Media Inquiries If you are a member of the media, please visit Bank of Guam's Press Releases website page at bankofguam.com/pressreleases.html for more information and press contacts.

Updates to this This YouTube® Community Guidelines is subject to change. Please review it periodically. If we make changes to the Bank of Guam YouTube® Policy and Community Guidelines, we will revise the "Last Updated" date at the top of this Guideline. Any changes to this Guideline will become effective when we post the revised Guideline on the Site. Your use of the Site following these changes means that you accept the revised Guideline.

Bank of Guam Facebook User Content Guidelines

We welcome your comments, videos, images, photos and other submissions on our Facebook page ("User Content"). User Content will be reviewed by Bank of Guam (BOG). We reserve the right to change these User Content Guidelines at any time.

1 Do Not Disclose Personal or Account Information: Never disclose account or other financial information through Facebook.

BOG will never ask for your account information, social security number, or any other sensitive information from you through Facebook. Your disclosures and posting on Facebook including our Page are subject to the Facebook's control, terms of use and disclosures including data use and privacy. BOG is not responsible for Facebook's actions, omissions, terms, privacy and security policies.

2 Non-Confidential Submissions: We welcome submission of your comments, videos, images, photos and other submissions ("User Content"). All User Content will be considered submitted on a NON-CONFIDENTIAL and NON-PROPRIETARY basis. You hereby grant BOG a non-exclusive, irrevocable, royalty-free, worldwide, perpetual license to use and display, and to permit others to use and display, for any purpose, your User Content, and any ideas, concepts, know-how, techniques, or content contained in User Content you may submit. There is no compensation for User Content. BOG is under no obligation to post or use any User Content submitted and BOG may remove any User Content at any time in its sole discretion.

3 Responsibility for User Content: You, and not BOG, are responsible for all User Content you submit.

4 Warranties and Representations on User Content: By submitting User Content, you warrant and represent that you own or otherwise have the right to use the content of your User Content, including any and all intellectual property interests. We follow all laws governing copyrights, trademarks, trade secrets, and other applicable laws.

Moderation: BOG reserves the right to refuse to post, moderate, or remove all User Content. BOG further reserves the right to refuse or delete Objectionable Content (as defined below) and/or any other User Content that in its sole discretion BOG deems infringing or inappropriate. BOG, in its sole and absolute discretion, may preserve User Content and may also disclose User Content if required to do so by law or judicial or governmental mandate or as reasonably determined useful by BOG to protect the rights, property, or personal safety of users and the public. BOG does not guarantee the accuracy, integrity or quality of User Content. Under no circumstances will BOG be liable in any way for any User Content, including, but not limited to, liability for any errors or omissions in any User Content or for any loss or damage of any kind incurred as a result of the use of any User Content posted or otherwise transmitted. You should exercise discretion before relying on information in User Content as such User Content may contain false or otherwise misleading information, and you do so at your own risk.

- 5 No Advice by BOG / For Information Purposes only.** No comments made by any employee or agent of BOG or any user should be understood or used as the sole basis of any investment or financial decision, nor should they be construed as advice or recommendations. This is not an offer to sell or a solicitation of any offer to buy any financial products of BOG or any other issuer or company.
- 6 No Users Under 13:** BOG does not accept User Content from anyone under 13 years of age.
- 7 No User Content from outside Micronesia or United States:** While User Content are available for viewing in all jurisdictions, BOG accepts User Content only from residents of the United States. BOG reserves the right to require proof of residence from any user attempting to submit a User Content. **USER CONTENT IS NOT INTENDED FOR DISTRIBUTION TO, OR USE BY, ANY PERSON OR ENTITY IN ANY JURISDICTION OR COUNTRY WHERE SUCH DISTRIBUTION OR USE WOULD BE CONTRARY TO LOCAL LAW OR REGULATION.**
- 8 DISCLAIMER OF LIABILITY:** BOG SPECIFICALLY DISCLAIMS ANY AND ALL REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, AS TO USER CONTENT, INCLUDING, WITHOUT LIMITATION, ANY REPRESENTATIONS OR WARRANTIES OF ACCURACY, COMPLETENESS, TIMELINESS, NON-INFRINGEMENT, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. BOG WILL NOT BE LIABLE FOR ANY LOSS OR INJURY CAUSED IN WHOLE OR IN PART BY PROCURING, COMPILING, INTERPRETING, REPORTING OR DELIVERING USER CONTENT.
- 9 Objectionable Content Prohibitions:** You agree that you will not submit Objectionable Content or engage in Objectionable Activities, which includes the following:
- a.** transmitting any content or otherwise participating in any activity that is prohibited by law in any applicable jurisdiction, including laws governing the encryption of software, data privacy or protection, the export of technology, the transmission of obscenity, copyright law, or the permissible uses of intellectual property;
 - b.** uploading, or otherwise making available, files that contain video, images, software, or other material protected by intellectual property or right of privacy / publicity laws, including, by way of example, copyright or trademark laws, unless you own or control the rights thereto or have received all necessary consents to submit such materials to the Site;
 - c.** using any material or information in any manner that infringes any copyright, trademark, patent, trade secret, or other proprietary right of any party;
 - d.** intentionally spreading false information or rumors, or engaging in other abusive activity with respect to securities or other

financial instruments;

- e.** uploading, posting, transmitting or otherwise making available trade secrets, or confidential or non-public information about publicly traded securities or other financial instruments;
- f.** uploading, posting, transmitting or otherwise making available any content that is unlawful, harmful, threatening, abusive, harassing, tortious, denigrating, vulgar, obscene, libelous, invasive of another's privacy, inflammatory, discriminatory or otherwise objectionable;
- g.** "stalking" or otherwise harassing or harming another;
- h.** promoting yourself or your business; your User Content must not be self-serving and absolutely no type of advertising or solicitation efforts will be allowed;
- i.** impersonating any person or entity or falsely stating or otherwise misrepresenting your affiliation with a person or entity or collecting or storing personal data about other users in connection with the prohibited conduct and activities;
- j.** uploading, posting, transmitting or otherwise making available any content that you do not have a right to make available under any law or under contractual or fiduciary relationships (such as inside information, or proprietary and confidential information learned or disclosed as part of employment relationships or under nondisclosure agreements);
- k.** uploading, posting, transmitting or otherwise making available any unsolicited or unauthorized advertising, promotional materials, "junk mail," "spam," "chain letters," "pyramid schemes," or any other form of solicitation;
- l.** uploading, posting, transmitting or otherwise making available any material that contains software viruses, Trojan horses, worms, time bombs, corrupted files, or any other computer code, files or programs designed to interrupt, destroy, or limit the functionality of any computer software or hardware or telecommunications equipment, or that may damage or interfere with the operation of another's computer or property of another;
- m.** attempting to gain unauthorized access to any accounts, computer systems or networks, through hacking, password mining or any other means or obtaining or attempting to obtain any materials or information through any means;
- n.** violating, intentionally or unintentionally, any applicable local, state, national or international law, these Guidelines, or Facebook's policies and procedures;
- o.** providing material support or resources (or to conceal or disguise the nature, location, source, or ownership of material support or resources) to any organization(s) designated by the United States government as a foreign terrorist organization pursuant to section 219 of the Immigration and Nationality Act;
- p.** forging headers or otherwise manipulating identifiers (including URLs) in order to disguise the origin of any materials, or deleting or altering any attributions, legal or other proper notices or proprietary designations or labels of the origin or source of software or other uploaded material; and/or
- q.** collecting information about others, including e-mail addresses or other personal information.

Effective Date. March 1, 2017

Twitter Community Guidelines

TWITTER PRIVACY POLICY – This page is presented by Bank of Guam. Twitter.com is owned and operated by a third party, which is not affiliated with Bank of Guam. Bank of Guam is not responsible for the security policies of Twitter or others who use Twitter. For more information, please review [Twitter's Terms of Service](#).

Bank of Guam has a few Twitter handle with a main purpose, to share what we're doing in local communities. Our company Twitter pages are all public, which means that anyone can see our tweets. Unless you protect your tweets (something you can do in your Twitter account settings), anyone can see your tweets and your tweets may even show up in search-engine results (like on Google or Yahoo!).

When tweeting with Bank of Guam, we encourage everyone to:

- Use common courtesy and be respectful of others.
- Tweet your own original content, and avoid content that you know to be fraudulent.
- Never tweet someone else's copyrighted work, unless you have permission.
- Never tweet personal, identifying or confidential information.

If you are a Bank of Guam customer with a specific question about an account, please tweet us at our [@BoG Help](#) handle and a Bank of Guam employee will assist you. You can also get help by:

- Contacting us at bankofguam.com
- Logging-in to our online banking
- Calling us at 1.671.472.5300
- Visiting one of our banking centers and speaking with a professional in person
- Emailing us at communications@bankofguam.com

Our Twitter handles are managed and monitored by Bank of Guam's Communications and Public Relations Group.

Important Notices

Because our Twitter handle is public and anyone with a Twitter account can engage with us, we cannot be responsible for views expressed other than our own.

Please note that we may unfollow a user who dramatically changes their mission and objectives, or who we feel violates our community policy.

Bank of Guam has a presence in various social media/social networking outlets and may occasionally identify and respond to customers seeking assistance with banking-related issues. In the event a customer receives such a communication from the bank regarding a service request or other need, the customer may be offered other Bank Guam channels to help address those concerns as smoothly and effectively as possible.

Interacting with Us on Twitter

Our Twitter handle is managed and monitored by Bank of Guam. We're actively watching what people are saying to and about Bank of Guam on Twitter to ensure we're receiving and/or offering feedback. However, because of the public nature of the platform, we simply can't respond to or engage on all issues.

Never disclose any financial information on Twitter. Bank of Guam nor any of its affiliates will ever ask you for your Social Security number, account information, passwords or PINs via Twitter. We are not responsible for the privacy or security practices of Twitter.

In addition, we discourage clicking on links posted by other Twitter users, as these links may pose risks to your computer or take you to inappropriate sites. Also, we don't accept or consider unsolicited ideas. Please don't use Twitter to report phishing or criminal activity. Suspicious emails should be reported by calling us at 1.671.472.5300.

Our Twitter Handle

Please note that if we see tweets regarding questions about Bank of Guam banking products, services or career opportunities, we'll try to reach out to see how we can help. We want to make your banking experience better. While we'll make every effort to respond to your tweets in a timely manner, we can't guarantee that we'll reply to every tweet.

@BankofGuam (for the latest community information)

@BoG_Tips (for tips and other helpful information)

@BoG Help

Paid Sponsors and Sponsorships

Bank of Guam is an active community partner with many advertising relationships. Some linked third-party sites may contain content from sponsors, or sponsorships, paid by Bank of Guam. These paid sponsors may disclose this relationship on their sites. Additionally, a paid sponsor's tweet may contain the term "SPONSORED" or "AD", indicating the paid nature of the relationship.

Company Profiles on Twitter

Also note that twitter.com is hosted by Twitter and is governed by Twitter's separate website policies, including its [privacy policy](#) and [terms of service](#). These policies apply to your use of Twitter.

In addition, please note that when visiting any official Bank of Guam's company Twitter pages, you are also subject to the Terms and Conditions of Bank of Guam's privacy policy and general terms of use.

To protect your privacy and the privacy of others, please do not include personally identifiable information, such as Social Security numbers, financial account numbers, phone numbers or email addresses in any comment or post. If you do include personally identifiable information in your comment, your comment or post may be deleted.

Links to Third-Party Sites

We may occasionally tweet or retweet links to third-party sites when we think you'll find the information helpful. However, please note that this does not in any way constitute an official endorsement of the individual, website or company.