

Social Media Policy & Community Guidelines

1. Social Media Overview

NorStates Bank provides experiences on social media properties such as, but not limited to Facebook® and Twitter®. The properties enable online sharing and collaboration among users who have registered to use them. Any content you post, such as pictures, information, opinions, or any personal information that you make available to other participants on these social properties, is subject to the Terms of Use and Privacy Policies of those properties. Please refer to them to better understand your rights and obligations with regard to such content. Because banking is such a highly regulated industry, NorStates Bank must follow the rules and policies outlined within this Social Media Policy and Community Guidelines.

Never disclose any financial information on any of the NorStates Bank social media properties, whether public facing or via direct message. NorStates Bank will never ask for your Social Security number, account information, passwords or PINs via Facebook®, Twitter®, or any other NorStates Bank social media property. We are not responsible for the privacy and security policies or practices of the social media channels where we are present, and you should review the individual policies for each social media platform.

2. Idea and Photograph Submission Policy and Standards

NorStates Bank does not accept or consider unsolicited ideas, including ideas for new or improved products, processes or technologies, product enhancements, advertising and marketing campaigns, promotions or new product names. Please do not send any original materials, suggestions or other items. NorStates Bank holds this position and policy to avoid potential misunderstandings or disputes when NorStates Bank's products or marketing efforts might seem similar to ideas submitted to the Bank. 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.

- a. **TERMS OF IDEA SUBMISSION** You agree that: (a) your ideas and photographs will automatically become the property of NorStates Bank, without compensation to you, (b) NorStates Bank 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.

NorStates Bank's Association with Social Media Platforms

Facebook®, Twitter® and all other social media properties we participate in, are all third party sites unaffiliated with NorStates Bank. NorStates Bank is not responsible for the privacy or security policies or practices on any of the third party websites that NorStates Bank may link to. You should review the privacy and security practices of all such third party websites. As a fan or follower of NorStates Bank's managed social media properties, you consent to receive news, company information and other dissemination of information by NorStates Bank that we think our fans, followers, and viewers will find useful. If at any time you wish to no longer receive information via NorStates Bank's social media properties, you may utilize the platform's privacy settings to un-follow and un-friend.

Public Usage

NorStates Bank's social media properties are all public, which means that anyone can see your posts and comments on these social media properties. 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 any of NorStates Bank's social media properties, we respectfully ask that you follow the guidelines below:

- 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

NorStates Bank is unable to service account-specific requests directly through social media properties. If you are a customer with a specific question about an account or loan, please log into your Online Banking Account by visiting www.norstatesbank.com, send a contact request via the Contact Us page on www.norstatesbank.com, call NorStates Bank at 847.775.8200 or visit your local NorStates Bank location to speak with a Banker in person.

Because NorStates Bank's social media properties are public pages and anyone can participate, we cannot be responsible for views expressed other than our own. NorStates Bank will post photographs and/or videos taken at bank-sponsored and/or local events to the NorStates Bank social media properties. NorStates Bank will not tag, reference, or acknowledge individuals in the photos, but will allow other users to tag, reference or acknowledge themselves and others in the photographs. If another individual tags you in a photograph, you can un-tag yourself from the photograph(s) at any time. To request an image be removed from any of the NorStates Bank Social Media platforms, email social.media@norstates.com specifying the photo you would like removed, the channel the photo resides on, your contact information, and the reason for removal. NorStates Bank will review and consider your request to remove the photograph, but the submission of this request does not guarantee that the photograph will be removed.

Moderation Policies

NorStates Bank's social media properties are all moderated by NorStates Bank employees. 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. NorStates Bank's social media properties 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.

NorStates Bank reserves the right to ban any user from any of our social media properties 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.

NorStates Bank's social media properties are not to be used to report phishing or criminal activity. Suspicious emails related to social media should be forwarded to social.media@norstates.com. If you would like to make a report, please call NorStates Bank's at 847.775.8200 and a representative can assist you.

Comment and Posting Policy

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. NorStates Bank 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 NorStates Bank 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 NorStates Bank's social media properties, 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 social media properties 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 NorStates Bank's social media properties, you are granting NorStates Bank nonexclusive, worldwide rights to republish, redistribute, or otherwise use this content in perpetuity in any way we see fit. This includes, but is not limited to, marketing and advertising materials.

Links to Third Party Sites

NorStates Bank 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 NorStates Bank establishes an advertising relationship, we will do our best to identify and disclose any relationships that NorStates Bank may have with a site or company.

Privacy and Security Practices

With respect to content collected and shared through NorStates Bank's social media properties, NorStates Bank follows the privacy policy already established by each individual social media platform. When you visit NorStates Bank's social media properties, you are also subject to the Terms and Conditions of NorStates Bank'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.

Updates to this Policy

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

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