

## Home Banking Company Social Media Policy

Home Banking Company (“HBC”) is making a strong effort to better connect with our customers and our communities. In this effort we want to open new and exciting communication channels through social media. As we start this journey together, we have a few guidelines to abide by in order to better serve our communities and to keep your and our customers’ information safe. Please read the following, as use of social media channels of Home Banking Company are subject to these policies.

HBC will never ask for or post any personal or financial information on any social media platform, and we ask that you do the same. Refrain from posting, but not limited to, the following items: names, addresses, phone numbers, SSNs, usernames, passwords, account numbers, account details, etc. You should understand that content you submit to our social media channels is public and will not place HBC under any liability or obligation to you.

HBC also asks that you refrain from using offensive language or engage in personal attacks. HBC, in its sole discretion, reserves the right to remove any content we feel violates our social media policy and also reserves the right to remove or block any users that do not abide by our social media policy at any point in time without any prior written notice or consent. 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.

HBC may modify the features, content and functionality of its sites, or terminate entirely any of its sites, at any time without prior notice or liability to you. Modification or termination of these terms will not affect, or result in the termination or modification, of any other existing agreements you may have with HBC.

HBC does not guarantee a response to inquiries/comments that are not appropriate in a social media setting. If you have issues, complaints or suggestions about individual sales and service experiences or our products or services, these types of concerns are best handled by trained representatives. Also, if you’re interested in sharing comments or feedback outside the scope of these channels, you can contact us directly at 731-645-6166.

No post, comment, opinion or any communication made by a Home Banking Company employee is endorsed by Home Banking Company. Any communication, statements, or viewpoints made by an individual are solely those of that individual and unofficial from the bank. Only bank authorized representatives will be allowed to use available social media platforms.

HBC will periodically post events and pictures from events on our social media pages. Individuals will not be tagged in these posts. If you appear in one of our posts or pictures and wish to be removed, please contact our home office at 731-645-6166.

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

HBC 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. HBC holds this position and policy to avoid potential misunderstandings or disputes when HBC's products or marketing efforts might seem similar to ideas submitted to HBC. 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 HBC, without compensation to you, (b) HBC 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.

HBC is also not responsible for, nor do we endorse, any 3<sup>rd</sup> party communication or statements through social media. Furthermore, each social media platform, which is an independent platform, and links which take you out of our social media channels, websites, and digital assets, are not under the control of HBC, and HBC is not responsible for the terms and conditions, privacy policy, or content of any such site or any further links from such site. Any links to non-HBC properties provided on HBC's social media channels are provided only as a convenience, and the inclusion of any link does not imply endorsement of the linked site by HBC.

This Social Media Policy is subject to change at any time without notice. Please check periodically for the most up-to-date revision.

Home Banking Company very much looks forward to sharing social experiences with you and we hope these new relationships are respectable and beneficial to all parties involved. Please remember that this is intended to be a civil, constructive dialogue among community members and customers. Thank you again for letting Home Banking Company service you and your financial needs.