

Corporate Headquarters

9311 San Pedro Avenue, Suite 600
San Antonio, TX 78216
(210) 525-1241 | (800) 527-0066



SWBC Social Media Community Guidelines

SWBC participates in many online communities, including, but not limited to, Facebook, Twitter, LinkedIn, Google+ and YouTube (referred to as the "SWBC Sites"). We want these to be places where people can share, discuss, and discover information and ideas. In keeping with the spirit of these communities, these Social Media Community Guidelines ("Guidelines") are intended to ensure the SWBC Sites remain a place everyone can enjoy.

By using SWBC Sites, you are agreeing to the Guidelines. SWBC reserves the right to change the Guidelines at any time in its sole discretion. The most current guidelines will be available to you online.

Public Comments: We do not verify information posted by participants on SWBC Sites. The images, videos, comments, opinions, and statements posted on SWBC Sites do not reflect the views, policies, procedures, or practices of SWBC unless they are posted by an authorized SWBC representative. All participants are individually responsible for the information posted.

Removal of Posts: Our goal is to provide an open, engaging forum for everyone involved. For that reason, we reserve the right to delete posts for any reason, and if an individual's disruptive behavior persists, to block that user from participating on SWBC Sites. Please note, we cannot accept posts from individuals under the age of 13.

We reserve the right to remove posts that, in the sole judgment of SWBC, are or include:

- Spam, trolling, and/or comments that are repetitive or otherwise irrelevant to the conversation.
- Comments focused on selling a product or service; comments posted to drive traffic to a particular website for personal, political, or monetary gain; or comments intended to advocate for competing companies.
- Off-topic comments not related to the subject of the conversation.
- Personal attacks or comments using profanity or language that is violent, disruptive, harassing, false, misleading, defamatory, abusive, racist, obscene or abusive, or suggestions of illegal activity.
- Private or confidential information such as account details or other personal information.
- Comments concerning threatened or actual litigation or disputes between you and any other person or entity.
- Posts that do not abide by copyright, trademark, financial reporting, or other laws or regulations. This includes images that may be used as avatars or other images protected by copyright or trademark laws.
- Unsafe links that contain viruses or malicious software.

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SWBC Social Media Community Guidelines

SWBC Employees: If you are an SWBC employee, you **MUST** disclose your employment status when you submit a comment or question, whether you are outside or inside the office. SWBC employees are subject to all SWBC Corporate Policies, guidelines, procedures, and practices.

Public Links:

- An SWBC Site may offer links to content from other websites, applications, or services. SWBC offers these links as a convenience to you.
- SWBC makes no representation regarding the content, validity, or accuracy of any non-SWBC website that you may access through an SWBC Site.
- SWBC does not monitor and is not responsible for the content found on non-SWBC websites that are linked from any SWBC Site.
- Inclusion of links on any SWBC Site does not imply endorsement, recommendation, or sponsorship for any linked website or the services, products, or advice described on the site.

Protect Your Personal Information: Remember that SWBC Sites are public forums and not private communications. You have no expectation of privacy as to any information you place on SWBC Sites. Please do not post personal information, such as your address, your phone number, or your email address. Please do not post any policy numbers, account numbers, or claim numbers.

You Are Responsible for Your Actions:

- Information posted on an SWBC Site is in the public domain. If you post information on an SWBC Site, you do so at your own risk. You are solely responsible for the content that you post. By posting content on an SWBC Site, you warrant that you have permission to post the content on the SWBC Site.
- If another party makes a claim against SWBC that is related to the comments you submit, to your actions, or to your use of SWBC Sites, you agree to indemnify and hold SWBC, and its subsidiaries, affiliates, officers, agents, employees, partners, and licensors harmless from those claims or demands, which may include reasonable attorneys' fees.

Be Honest, Be Yourself:

- The community is intended to be used for the helpful exchange of information between members. False, inaccurate, or otherwise misleading information is not helpful. Please be sincere in your community participation by only contributing content you know is accurate and not misrepresenting your identity or your business qualifications.
- Do not register as or on behalf of anyone else; impersonate anyone else; seek to take on a false identity; or misrepresent yourself, your identity, or your age.

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Be Courteous: The purpose of our communities is to share and inform. By sharing what you know, you can make a positive contribution to our communities. Differences of opinion are welcome; do not post anything that is obscene or that harasses, abuses, bullies, or threatens others or that is intended to harass, abuse, bully, or threaten others. Personal attacks on other participants are not permitted. Please be kind and respectful of others in your comments and posts. Vulgarity, profanity, offensive material, inflammatory statements, and obscenity are prohibited.

Use of Content Posted on SWBC Sites:

- SWBC may reproduce your comments for business purposes. When you comment on an SWBC Site, you are allowing SWBC, and its licensees and affiliates, to have a permanent right to use your comments for SWBC business purposes. This could include using, distributing, republishing, reproducing, changing, or displaying the comments on this site or in any other form or forum.
- By providing information or materials to a Site, you grant to SWBC an unrestricted, irrevocable, worldwide, royalty-free license to use, reproduce, display, publicly perform, and transmit such information and materials for any purpose, including without limitation, disclosing any such information and materials as necessary to satisfy any law, regulation, or governmental request. By posting content to a Site, you are granting to SWBC an irrevocable, perpetual, royalty-free, license to publish, display, distribute, or otherwise use the content for any purpose, in any manner and in any media, and without consideration paid to you.

Not Endorsing Products or Services: From time to time, we may share items or talk about products or services we think are interesting. This does not mean we are agreeing or supporting a point of view or endorsing a product or service, and we do not guarantee the accuracy of content not posted by us.

Third-Party Disclaimer:

- The terms, conditions, and policies that belong to specific social networks, such as Twitter, Facebook or LinkedIn, also apply to any SWBC Sites housed on those networks. It is important that you follow these terms and conditions, as well as ours. To abide by the rules of the provider of the social media platform, it is your responsibility to know all of the provider's rules. While SWBC has profiles on a number of social networks, this does not mean that we are endorsing their products or services.
- If you can't access the social network at all, it is up to the individual social network to fix this, and it isn't something that we can resolve. If you are not able to use or access SWBC Sites, or websites linked to them, while we will do our best to fix any problems, we are not responsible for any problems this causes.
- SWBC's privacy policy is at www.swbc.com/PrivacyPolicy.

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Customer Service: If you're an SWBC customer and have specific questions about your account or a service, we cannot answer them on SWBC Sites. If you have questions or concerns, please visit our Contact Us page, call customer service at **800-527-0066**, contact your local account representative, or email us at **info@swbc.com**. Any posts complaining about an individual SWBC customer service issue are subject to removal.

Not Providing Advice: While we want to be as helpful as we can, we do not provide investment, legal, tax, or other specialized advice on SWBC Sites.

Reporting Abuse: SWBC Sites are available for the benefit and enjoyment of members like you. If you notice content on SWBC Sites that does not abide by the Guidelines, please report it to us. Please note that deliberate false reports of abuse can result in you being banned from SWBC Sites.

Who to Contact with Questions: If you have any questions about SWBC Sites, or would like to report abuse, you can email the moderators directly at **socialmedia@swbc.com**. Our moderators are online 9:30 a.m. to 4 p.m. CST, Monday–Friday.

Governing Law: By using SWBC Sites, you agree that any actions related to such use will be governed exclusively by the laws of the United States of America, State of Texas. You also agree to personal jurisdiction in the United States of America, Bexar County, Texas, in any dispute between you and SWBC related to the use of SWBC Sites. SWBC conducts business in certain states in the United States of America. By using this site, you should not assume that SWBC does business in any other country or location.