



SpiritBank Social Media Policies/Disclosures

SpiritBank's Facebook/X/LinkedIn/YouTube/Instagram/Threads page is public, which means that anyone can see your posts and they may even show up in search-engine results (like on Google or Yahoo!). We are interested in getting your feedback, but please note that posts that don't meet our policy guidelines might be removed.

SpiritBank is only responsible for our own views posted on our Facebook/X/LinkedIn/YouTube/Instagram/Threads page, not those of others.

We ask that each person participating in the conversation:

- Stays on topic and is courteous and respectful of others
- Submits their own thoughts/content
- Does not post copyrighted information without the permission of the source
- Never posts personal, identifying or confidential information

This page is monitored by SpiritBank employees and we will make every effort to respond in a timely fashion. Please note, though, we cannot guarantee that we will reply to every comment.

Customer Service Inquiries

If you have a customer service question, please contact us via:

Phone: 918-712-9292

Web: www.SpiritBank.com

Email: info@spiritbank.com

Depending upon the nature of the comment posted on Facebook/X/LinkedIn/YouTube/Instagram/Threads, we reserve the right to remove it if it is deemed to contain personally identifiable information or is inappropriate.

For Your Security

Please never disclose any personally identifiable information (including, but not limited to, Social Security Numbers, Account Numbers, Passwords/PINs, etc.) on Facebook/X/LinkedIn/YouTube/Instagram/Threads. A SpiritBank employee will never ask you to provide this on a social media channel.

We also do not recommend clicking links posted by other Facebook/X/LinkedIn/YouTube/Instagram/Threads users, as these may contain inappropriate information or cause risk to your computer.



Moderation Policies

Our Facebook/X/LinkedIn/YouTube/Instagram/Threads page is moderated by SpiritBank employees. 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 are abusive, inflammatory or otherwise inappropriate. Please note:

- Our Facebook/X/LinkedIn/YouTube/Instagram/Threads page is a place for conversations between and among individuals and SpiritBank, and is not a substitute channel for services or general questions. Please visit www.SpiritBank.com for more information about specific products and services.
- Do not post or transmit material you do not have the right to post or transmit under law (such as copyright, trade secrets or securities) or due to your personal contractual or fiduciary relationships.
- Our Facebook/X/LinkedIn/YouTube/Instagram/Threads page 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.
- Our Facebook/X/LinkedIn/YouTube/Instagram/Threads page is also not to be used to report phishing or criminal activity. Suspicious e-mails should be forwarded to info@spiritbank.com. If you would like to make a report, please call 918-712-9292 and a banker can assist you.
- SpiritBank reserves the right to ban any user from our page 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 toward oneself or another may be reported to the proper authorities.

We will make every effort to respond to your comments in a timely fashion. Please note, though, we cannot guarantee that we will reply to every comment.

Comment and Posting Policy

We may delete comments or posts that we deem to be:

- Profane, obscene, inappropriate, disruptive 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 contain 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 healthy 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 SpiritBank 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 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

Please note the following 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 our Facebook/X/LinkedIn/YouTube/Instagram/Threads page, 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 our Facebook Facebook/X/LinkedIn/YouTube/Instagram/Threads page 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.
- Please note that by posting comments, posts, tagged photos, videos, ideas, or any other content on our Facebook/X/LinkedIn/YouTube/Instagram/Threads page, you are granting SpiritBank 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

We 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.

Privacy and Security Policies

With respect to content collected through our Facebook/X/LinkedIn/YouTube/Instagram/Threads page, SpiritBank follows Facebook/Twitter/LinkedIn/YouTube/Instagram's privacy policy, which can be accessed on their sites. Please note that when visiting any official SpiritBank Facebook/Twitter/LinkedIn page, you are also subject to the Terms and Conditions of SpiritBank's privacy policy and general terms of use, as well as Facebook/Twitter/LinkedIn/YouTube/Instagram's Terms of Service and privacy policy. To read Facebook/Twitter/LinkedIn/YouTube/Instagram's Terms of Service, please access view on their respective sites. 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 e-mail addresses in any comment or post. If you do include personally identifiable information in your comment, your comment or post may be deleted.