

## **Terms of Use**

Please review before participating as a reader and/or commenter. By reading and/or submitting comments, participants hereby agree to adhere to this Terms of Use established by the Pennsylvania Credit Union Association (PCUA).

### **1. Age**

First and foremost, participants must be 18 years of age or older.

### **2. Identity**

The Internet has allowed for the wide dissemination of information both factual and non-factual. In order to promote information sharing, PCUA has chosen to not require a registration nor secure behind its firewall. That being said, PCUA does encourage all participants to identify themselves and their credit union/organization/company in order to give readers a point of reference. Anonymous postings are permitted when a participant feels that revealing their identity would bring undue harm or hardship to themselves or their credit union/organization/company. Anyone misrepresenting their identity or utilizing another individual's will result in loss of privileges and removal of all postings. Content postings must be unique and free of copyright infringements or other legal requirements.

### **3. Conduct**

PCUA reserves the right to remove any content that it deems illegal, obscene, defamatory, threatening, infringing of intellectual property rights, invasive of privacy or otherwise objectionable. Participants agree to not post intentionally inaccurate or misleading information. Participants agree to indemnify and hold the Pennsylvania Credit Union Association harmless for any and all claims resulting from content supplied. Participants also acknowledge that PCUA does not pre-screen posted content, but PCUA does reserve the right to remove in its sole discretion any content that it considers to violate these Terms of Use.

### **4. Content**

Participants understand that content posted is the sole responsibility of the individual making the comment/posting. All opinions expressed by participants are theirs alone and do not necessarily reflect the views of the Pennsylvania Credit Union Association. Participants agree that the Pennsylvania Credit Union Association is not be liable, under any circumstances and in any way, for errors or omissions, loss or damage of any kind incurred as a result of use of any content posted. Participants acknowledge that

they bear the responsibility to research and evaluate any risks that may be involved in following any advice or recommendations made on this website either by PCUA or participants.

#### **5. Terms of Use Modifications**

The Pennsylvania Credit Union Association reserves the right to change, at any time, at its sole discretion, the Terms of Use for this website. Participants are responsible for regularly reviewing these Terms of Use and continued participation constitutes agreement to said Terms of Use.