

## TERMS & CONDITIONS

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## GOVERNING LAW.

The user's access to and use of the peoples.com web site, and these terms and conditions are governed by the laws of the State of Connecticut.

## McCue Mortgage's Social Media Guidelines (Terms of Use)

### Policy Overview

**1. Policy Purpose:** This policy governs interactions by users on McCue Mortgage -controlled interactive media including, but not limited to, websites (not including mccuemortgage.com), blogs, pages, feeds, channels, and other means of interactive communication (collectively, "McCue Mortgage Social Media"). **McCue Mortgage Social Media are NOT private nor protected sites and can be viewed by members of the public. They should NOT be used to get help about your specific McCue Mortgage account.** If you wish to speak to someone about your McCue Mortgage account (also referred to herein as "McCue Mortgage" and/or "the Company") or transaction, please call our customer service representatives, who will be happy to help you. You can reach them by calling 1-800-382-0017.

**2. Policy Application:** This policy applies to all users of McCue Mortgage Social Media, including employees and third parties. Users of McCue Mortgage Social Media must be at least thirteen (13) years of age. If McCue Mortgage believes that a user is under the age of thirteen (13), McCue Mortgage may in its sole discretion ban/block the user from accessing McCue Mortgage Social Media pages and report the use to third parties as it deems appropriate.

**3. In this Policy:** In this policy, you will find the following sections:

- Agreement to and Acceptance of Terms
- Posting of Personal, Private and/or Confidential Information
- Discussion Guidelines
- Your Representations by Posting
- Postings by Employees
- Validation of Assertions Made in Comments
- No Warranties
- Limitation of Liability
- Third Party Links

### Agreement to and Acceptance of Terms

By using any McCue Mortgage Social Media, you agree to these Terms of Use including but not limited to the following and you understand and agree that by using any McCue Mortgage Social Media you are accepting them and agree to abide by them.

McCue Mortgage reserves the right to change these terms of use at any time at its sole discretion. The most current terms of use will be available to you online so please check back regularly for updates.

You will abide by all applicable policies of McCue Mortgage.

You will abide by any these Terms of Use in addition to any additional terms of use that may be noted on the specific McCue Mortgage Social Media used.

You understand and agree that McCue Mortgage will treat your use of the McCue Mortgage Social Media as acceptance of these Terms of Use from the moment you begin using McCue Mortgage Social Media.

#### **POSTING OF PERSONAL, PRIVATE AND/OR CONFIDENTIAL INFORMATION PROHIBITED**

McCue Mortgage Social Media is generally available to the public. **THE POSTING OF PERSONAL, PRIVATE, AND/OR CONFIDENTIAL INFORMATION, WHETHER IT IS APPLICABLE TO YOU OR ANOTHER PARTY, SUCH AS ADDRESSES, TELEPHONE NUMBERS, ACCOUNT INFORMATION, PASSWORDS, BALANCES, ETC. ON ANY MCCUE MORTGAGE SOCIAL MEDIA IS STRICTLY PROHIBITED AND YOU AGREE THAT YOU WILL NOT DO SO.** McCue Mortgage is not responsible for anything that may occur if you post your own or a third party's personal, private, and/or confidential information to McCue Mortgage Social Media. **Further you agree that you are responsible for any damages that may result from your posting any personal, private, and/or confidential information about yourself or a third party.** If you have any doubt whether information you are about to post could be confidential, DO NOT POST IT.

#### **Discussion Guidelines**

McCue Mortgage is pleased that you are part of our community and encourage you to participate in the conversation with your own experiences, ideas, suggestions and opinions. To keep the discussion on track and appropriate for everyone, we request that you follow these guidelines. Your posting must not contain the following:

- **Confidential Content.** Content which discloses any confidential or non-public third party information which you do not have permission and/or authority to disclose;
- **Disparaging Content.** Content that disparages any person or entity, including McCue Mortgage and any entity affiliated with McCue Mortgage, and/or any of their respective products or services;
- **Infringing Content.** Content that violates or infringes the rights of any person or entity including, but not limited to, privacy, publicity and/or intellectual property rights, including the copyrights and brand rights of McCue Mortgage and/or of third parties;
- **Hateful Content.** Content that is hateful, tortuous, defamatory, slanderous, libelous, or obscene;
- **Discriminatory Content.** Content that promotes bigotry, racism, sexism, hatred or harm against any group or individual or promotes discrimination based on race, sex, religion, nationality, disability, sexual orientation or age;
- **Unlawful Content.** Content that is unlawful, in violation of or contrary to laws or regulations, including but not limited to those applicable to McCue Mortgage and/or McCue Mortgage Social Media; and
- **Spam.** We observe and enforce a zero-tolerance policy for posting sales pitches for outside products or services or posting comments that drive traffic to a third party's website (including for personal, political or monetary gain).

All decisions regarding whether a posting violates these guidelines will be made by McCue Mortgage, in its sole and absolute discretion. McCue Mortgage reserves the right to remove any posting, whether created by McCue Mortgage, an employee, or a third party, at any time, for any reason, without notice or explanation.

#### **Your Representations by Posting**

By posting, you are representing that you have the right to post the content contained in your message and have obtained any necessary permission and clearances.

#### **Postings by Third Parties, Including Employees**

McCue Mortgage does not endorse any comments made by third parties, including its employees, unless they are specifically authorized spokespersons for McCue Mortgage.

#### **Validation of Assertions Made in Comments**

McCue Mortgage does not validate assertions or statements made by third parties. All statements and viewpoints expressed in the comments are strictly and solely those of the commenter and do not necessarily represent the viewpoints, positions, strategies or opinions of McCue Mortgage, its management or its affiliates.

#### **No Warranties**

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#### **Limitation of Liability**

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