Peoples Bank & Trust Co. Social Media Community Guidelines

Welcome to Peoples Bank & Trust Co.'s social media communities. We value the opportunity to connect with our customers, employees, and communities online. We encourage open conversation and respectful engagement and ask that all participants follow these Community Guidelines.

By accessing, posting, commenting, or interacting with any Peoples Bank & Trust Co. social media account, you agree to these guidelines as well as the terms and policies of the applicable social media platform.

Peoples Bank & Trust Co. reserves the right to update these guidelines at any time without prior notice.

A Respectful Community

We encourage constructive conversations and welcome a variety of viewpoints. To help maintain a safe and positive environment, we may hide, delete, or report content that:

- Is unlawful, fraudulent, misleading, or deceptive.
- Contains obscene, abusive, threatening, defamatory, discriminatory, hateful, or harassing language.
- Promotes violence, illegal activities, or unsafe behavior.
- Is spam, unsolicited advertising, promotional content, or repetitive posting.
- Contains malware, viruses, or other harmful code.
- Infringes on copyrights, trademarks, or other intellectual property rights.
- Impersonates another individual, business, or organization.
- Is unrelated to the topic being discussed.
- Contains confidential, proprietary, or non-public information.

Violations may result in users being blocked from our social media pages.

Protect Your Personal Information

For your protection, please do not post or share:

- Account numbers
- Debit or credit card information
- Online banking credentials
- Social Security numbers
- Driver's license numbers

- Personal addresses
- Email addresses
- Any other sensitive personal or financial information

Peoples Bank & Trust Co. will never ask for confidential account information through social media. If you need assistance with your account, please contact your local branch directly or call us during normal business hours. A list of branch locations and contact information is available at **www.pbtc.net**.

Posts containing personal information about customers, employees, or other individuals may be removed.

Public Nature of Social Media
Please remember that social media is public. Any content you post may be visible to other users, search engines, and third parties.

You are solely responsible for the content you share and any consequences resulting from your posts or comments.

Third-Party Links
Occasionally, Peoples Bank & Trust Co. may share links to third-party websites, articles, or resources that may be of interest to our audiences. Sharing a link does not imply endorsement of the third party, its products, services, opinions, or content. Peoples Bank & Trust Co. is not responsible for the content, security, or privacy practices of external websites.

Employee Participation
Peoples Bank & Trust Co. employees are welcome to participate in social media discussions; however, employees must clearly identify their relationship with the bank when discussing bank-related topics. Unless specifically authorized as a Subject Matter Expert with the authority to speak on behalf of Peoples Bank & Trust Co., employee comments and opinions are their own and do not represent the official views of Peoples Bank & Trust Co. Employees should also comply with all applicable policies contained in the Employee Handbook and Social Media/Blogging Policy.

Content License
By submitting content, comments, photos, videos, or other materials to Peoples Bank & Trust Co.'s social media pages, you grant Peoples Bank & Trust Co. a non-exclusive, royalty-free, worldwide license to use, reproduce, modify, publish, display, and distribute that content in connection with its business and marketing activities, subject to applicable laws and platform terms. You represent that you own or have permission to share any content you post and that your content does not violate the rights of any third party.

Copyright Concerns

If you believe content appearing on one of our social media channels infringes your copyright, please provide written notice including:

1. Your name and contact information.
2. A description of the copyrighted work.
3. The location (URL or screenshot) of the allegedly infringing content.
4. A statement that you have a good-faith belief that the use is unauthorized.
5. Your physical or electronic signature.
6. A statement under penalty of perjury that the information provided is accurate and that you are authorized to act on behalf of the copyright owner.

Copyright Contact

Peoples Bank & Trust Co.
Attn: Carla Langford
P.O. Box G
Troy, MO 63379

Questions or Customer Service Needs?

While we welcome feedback through social media, account-specific matters cannot be addressed publicly. If you have questions regarding your accounts, transactions, loans, or other banking services, please contact your local branch or visit **www.pbtc.net** for assistance.

Thank you for helping us maintain a respectful, informative, and secure online community.