TERMS OF USE
Website and Social Media Accounts

State Employees’ Credit Union (“SECU” or the “Credit Union”) is a North Carolina credit union, which is federally insured by the National Credit Union Administration and is an Equal Housing Opportunity lender. This Terms of Use governs your access to and use of this website and the social media accounts we manage on various social media platforms (our “social media sites”). As used below, the words “we,” “us” and “our” refer to the Credit Union. The words “you” and “your” refer to the users of the Credit Union’s website and/or social media sites, whether or not a user is a member of SECU.

The provisions in this Terms of Use are subject to change. When changes occur, they will be incorporated into this Terms of Use as it is updated periodically on this website, and they will be effective immediately. Your continued access to and use of this website and/or any of our social media sites (collectively, our “sites”) will be construed as your acceptance of such changes. It is your responsibility to check this page frequently so that you are aware of such changes, as they will be binding on you.

YOUR ACCESS TO AND USE OF OUR SITES

SECU Website. This website, including its contents, features and functionalities, is owned by SECU, which grants you a limited, nonexclusive, revocable right to access and use the website for your own personal purposes only. Use of the website and the materials contained within for any commercial purpose or for any public display (commercial or non-commercial) is strictly prohibited.

SECU Social Media Sites. We manage our presence on our social media sites, and may allow or prohibit the posting of comments on the pages of these sites in our sole discretion. If comments are enabled, you are responsible for any content you post, and you agree not to post any content that is illegal, obscene, defamatory, threatening or abusive. Opinions and views expressed by individuals as postings on our social media sites (if postings are permitted) do not necessarily represent the views of SECU or its Board of Directors, officers, employees or membership, and are not necessarily endorsed or supported by SECU. We reserve the right in our sole discretion to intercept your access to our social media sites, and/or to edit or remove any postings we believe are objectionable. The Credit Union makes no claims or promises about monitoring our social media sites for content that may be posted by third parties.

All SECU Sites. Subject to member agreements you may have with the Credit Union, we reserve the right to deny you access to our sites, and to change, replace or remove any and all parts of our website and/or the content of any of our social media sites at any time and at our sole discretion, all without providing notice to you. Any unauthorized use of this website, our social media sites, and/or the Credit Union’s systems and services, or any misuse of any information posted to any of our sites, is strictly prohibited.

NO GUARANTEES OR WARRANTIES

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Your use of our sites, and any programs, systems or services therein, is at your own risk, and you agree not to hold us liable for any loss, injury, claim, liability, or damage of any kind resulting in any way from any errors or omissions in the information; the unavailability or delay of any information; your use of the information or any conclusions you derive from it; or any damage to your computer or mobile device caused by any malfunctions or malware, such as viruses, worms, Trojan horses, ransomware, spyware, and other bugs. In no event shall the Credit Union be liable for any special, incidental, indirect, or consequential damages of any kind, or any damages whatsoever, resulting from loss of use, data or profits, whether or not you are advised of the possibility of damage, and on any theory of liability, arising out of or in connection with your use or the performance of this website and its available services, the content of our social media sites, or the information provided through or on our sites.

DISRUPTION OR UNAVAILABILITY OF OUR SITES
Your ability to view and use this website and/or our social media sites may be unavailable, delayed, limited or slowed from time to time due to routine site maintenance or other reasons such as hardware failures (including failures of your own computer or mobile device), software failures, system capacities, interruptions of power supplies, actions of governmental authorities, governmental or regulatory restrictions, or other factors, some of which are beyond our control. We will not be liable for the unavailability of all or part of this website or our social media sites at any time.

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We may provide access to additional resources through our website and our social media sites in the form of hypertext links to relevant external sites and information controlled or offered by third parties (non-affiliates of the Credit Union). In addition, our social media sites may contain advertised links to third-party sites. We are not responsible for examining or evaluating the material or related products and services available through these links. We provide these links “as is,” and your use of them is at your own risk. We make no endorsements or warranties, either express or implied, as to the reliability, accuracy, or suitability of information obtained on any sites not controlled by the Credit Union.

If you leave this website or any of our social media sites via a link to a third-party site, you acknowledge and understand that the third-party site is governed by, and you are subject to, the security and privacy practices of the third-party host. The Credit Union does not warrant that such sites or content are free from any claims of copyright, trademark or other infringement of the rights of third parties. The Credit Union also does not warrant that such sites are free of malware or other contamination, and we are not responsible or liable for any direct or indirect technical or system issues or consequences arising out of your access to, or use of, third-party technologies or programs.

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- Apple, Apple Pay, Apple Watch, Apple Safari, Apple App Store, iPhone and iPad are registered trademarks and/or service marks of Apple, Inc.
- Android, Google, Google Chrome, Google Play and Google Pay (or G Pay) are trademarks or registered trademarks of Google LLC.
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We will only disclose or transfer information we gather and collect from you through our website in accordance with the Credit Union’s privacy policies concerning your personal and account information. These policies are summarized in our Privacy Notice, a link to which can be found on our website at the bottom of our homepage. With respect to our social media sites, we follow the applicable privacy policies of our third-party hosts, and you are therefore also subject to their terms of service and privacy policies.

ACCESSIBILITY STATEMENT
The Credit Union is committed to ensuring the digital accessibility of our website for people with disabilities. We strive to improve the user experience for everyone, and we welcome your feedback on the accessibility of our website. Please let us know if you encounter any accessibility barriers by contacting us by phone at 888.732.8562 or emailing us at info@ncsecu.org.

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