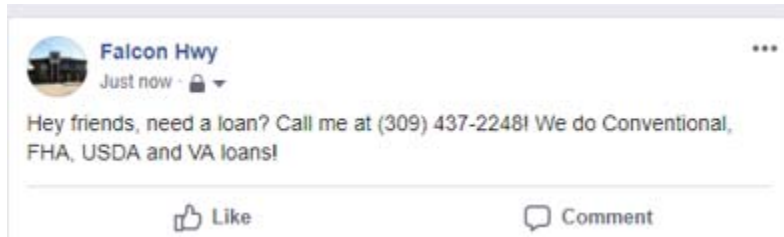


Examples of Unacceptable Advertising

Social Media Examples

1. Posting Unapproved Business Content to Personal Accounts



2. Using a Bank Logo (or DBA Logo) on a Personal Social Media Page



3. Posts that Insult or Promote a Negative Image of Other Companies, Competitors, Consumers, Customers or Employees



4. *Sharing Approved Posts to Other Pages with Additional Unapproved Wording*



5. *Sharing Acceptable non-FSB Posts to Your Business Page with Additional Unapproved Wording*



6. *Unprofessional Posts*

- “A 480 credit score and trying to tell me how to do my job? Really?”
- “Sometimes after a day at work you just need a drink.”
- “Heard that ABC Mortgage is taking twice as long as we are to approve loans.”



7. *Posting or Sharing Personal Opinions on Controversial Topics to Your Business Page*

- I really can't believe that people voted for _____ (political candidate)!
- _____ (political party) is ruining the economy!

8. *Advertising Business Partners*

- Looking for a realtor? _____ (realtor) is the best in town!

9. *Posting Photos, Gifs, Memes, etc. that FSB does not have Rights to*



General Advertising Examples

1. *Materials that do not align with Flanagan State Bank's brand and goal of professional looking design.*

- Clipart or low-resolution photos or graphics.
- Altering the logo.
- Overly busy designs, mismatched or too small fonts, etc.

2. *Utilizing the Logos of other Businesses without their Express Consent*

3. *Advertisements Promoting Unapproved Offers*
 - Will meet or beat anyone's rate!
 - Free appraisal with Closed Mortgage File! (if not management approved offer)
4. *Advertising that Violates UDAAP (Unfair, Deceptive, or Abusive Acts or Practices)*
 - Advertising a "free appraisal" but charging higher fees to the borrowers who take advantage of the offer.
5. *Advertising that Raises Fair Lending Concerns*
 - Sending a mailing to only the "wealthy" areas of a town.
 - Narrowing a list of potential borrowers by age (other than over 18).
 - Overutilizing photos of houses that are unrealistic for your market area. Avoiding photos of certain demographics in marketing ads.
 - Using Facebook Ads or boosting posts to advertise to only specific demographics (leaving out protected classes).
6. *Involvement in a Lottery*
 - *Banks cannot be involved in lotteries, so no lotto tickets may be purchased and given as gifts to customers, employees cannot run 50/50 drawings, etc.*