

## **M1 Community Policy and Guidelines**

Official M1 social media and third-party accounts are intended to provide clients, third-party site and social media users, and followers with a place to connect, learn, and share experiences. In order to ensure all users share a positive, appropriate experience across these channels, we have implemented these “M1 Community Policy and Guidelines” (“Guidelines”) throughout this description. These Guidelines outline the rules and policies users are expected to follow while participating in these channels.

M1 refers to M1 Holdings Inc and its subsidiaries. M1 Holdings is a technology company offering a range of financial products and services through its wholly owned, separate but affiliated operating subsidiaries, M1 Finance LLC and M1 Spend LLC.

### **Our content is for information purposes only**

Please note that M1 does not make recommendations or provide investment, legal, or tax advice. All content posted by M1 is strictly for informational purposes only and should not be construed as any form of financial or legal advice.

### **Third-party links are for convenience purposes only**

Any third-party links provided by M1 in official M1 third-party or social media accounts are offered for convenience purposes only. M1 relies on information from various sources believed to be reliable, including clients and third parties, but cannot guarantee the accuracy and completeness of that information. Our use of such links is not an endorsement of the content, owners, participants, organizations, or other information found on those sites.

### **Responsible use**

M1 follows the rules and policies of social media and third-party sites with which we have accounts, and we expect users and followers to as well. Additionally, M1 operates in highly regulated spaces and takes its responsibilities seriously. These guidelines are part of those responsibilities and we expect users and followers to abide by any applicable terms, intellectual property and regulatory standards.

M1 is not responsible for any user or follower behavior, their posts, comments, shares, reactions, or replies.

### **Your comments are public and your own**

Any comments or other methods of engagement made by users of third-party sites or social media channels do not represent the views of M1 or M1 employees. M1 does not endorse or approve these actions. Please remember that comments are often public. As such, we ask that you refrain from sharing private or personal information on a public feed.

### **Respect is key**

We aim to empower users to improve their financial well-being. We believe that improving your financial well-being is hard to do in a negative space, so we ask that all users and followers treat each other with respect. Disagreements are okay, but insults, threats, and harassment are not allowed.

M1 reserves the right to delete or hide posts and comments or ban and block users (as allowed per channel) if a user or follower posts anything that is:

- Harmful, defamatory, vulgar, inappropriate, racist, sexist, homophobic, indecent, or any other form of hateful commentary
- Encourages or suggests illegal activity
- Irrelevant or unreadable
- Promoting an unrelated product, service, or organization

We expect users and followers to make good choices when it comes to engaging with official M1 accounts and our community members, but we also expect users to stay on topic so that conversations can be as engaging as possible.

### **Questions, support, and response time**

We try to respond to read all messages, posts and comments, and respond as appropriate. M1 is most responsive on days when the US market is trading, typically between 9:30 a.m. - 4:00 p.m. EST.

For privacy and security purposes, we are unable to address account-specific questions via social media or third-party sites. We are only able to check on support ticket status and answer general M1 questions but are happy to redirect you to our support team.

If you are a current M1 client, are considering opening an M1 account, or have a question about M1 specific to you, we ask that you reach out to us at [support@m1finance.com](mailto:support@m1finance.com).

If you have feedback about M1 or content that we post, please reach out to us at [hello@m1finance.com](mailto:hello@m1finance.com).

### **Updates to Guidelines**

M1 reserves the right to update these Guidelines at any time without prior notice.