

# BANK MONITOR MINUTE

*The Latest in Social Media Compliance for Banks*

By: Monte C. Williams | CEO

## Key Takeaways:

- **Pre-approved posts are not enough to satisfy FFIEC expectations.**
- **The real risk lives in what happens after you post.**
- **Most social media tools were built for marketing, not compliance.**
- **Manual screenshots are not a sustainable solution.**
- **Social compliance should be treated as a risk program.**

“*Social media compliance isn't marketing. It's risk management in real time*”

*Jill D. Williams*  
Founder Bank Monitor

## SOCIAL COMPLIANCE IS NOT A MARKETING PLAN

### Marketing Plans Aren't Built to Handle Compliance Risk

Most community banks have a documented social media plan that sits neatly inside the marketing function. It usually includes a content calendar, brand guidelines, graphic standards, and some level of pre-approval before posts go live.

That's a good start—but it isn't a social media compliance strategy.



Compliance is less about what the bank publishes and more about how the bank monitors and manages what happens after content is live. User-generated comments, tags, reviews, and replies can all trigger regulatory and reputational risk, and examiners expect banks to have a way to see, assess, and document those risks.

Pre-approval alone does not meet that bar.

## The Real Problem: Speed and Visibility

Bankers understand risk. Where social media creates a challenge is in speed and visibility.

Social channels operate 24/7. A phishing link added to a sponsored post at 8:00 PM can sit overnight if no one is watching. A frustrated customer can escalate a complaint publicly long before a ticket is opened internally.

Most community institutions don't have staff sitting in front of Facebook, Instagram, or LinkedIn all day. Even asking someone to "check once a day" falls short of what regulators increasingly expect.

In social media, timing is part of compliance. It's not just what you do—it's when you do it and whether you can prove it.

## Why Most Tools Fall Short

Traditional social media tools were built with marketers in mind, not compliance officers.

They may:

- Archive bank-created posts, but miss all or most user interactions.
- Flag profanity, but fail to detect regulatory violations or account number sharing.
- Provide engagement metrics instead of risk-based documentation.
- Require your internal team to manage follow-up, remediation, and recordkeeping by hand.

On the other end of the spectrum, enterprise-grade systems exist, but they're often priced and configured for very large institutions—not the typical community bank or credit union.

The result is a patchwork of manual workarounds: screenshots of risky comments, spreadsheets of flagged items, shared folders full of images and notes. Helpful in the moment, but difficult to present as evidence of a consistent, exam-ready program.

## How Bank Monitor Closes the Gap

Bank Monitor was built by bankers for bankers—specifically to help community banks meet FFIEC expectations and stay exam-ready.

Our fully managed approach combines AI-driven monitoring with human compliance review to:

- Capture every post, comment, and interaction
- Flag and assess real reputational and regulatory risks
- Deliver audit-ready documentation you can hand to an examiner

With Bank Monitor, you gain a partner—not just a platform.

## Final Thoughts: From Posting to Protecting

If your bank's social media "plan" still lives entirely under marketing, there's a good chance social media compliance is being treated as an add-on rather than a dedicated risk area.

But social media isn't just another channel for promotion—it's a high-visibility environment where operational, compliance, and reputational risks can escalate quickly and publicly.

A modern program must do more than approve posts. It needs to monitor, capture, assess, remediate, and document everything that happens on your pages—and it must be able to demonstrate that process clearly when examiners ask.

That's the gap Bank Monitor was built to fill.

## Ready to Turn Your Plan into a Risk Strategy?

We've put together a full article on this topic, including why marketing plans fall short and how community banks can turn social media programs into true risk management strategies:

Social Media Compliance Is Not a Marketing Plan

<https://springmediasolutions.com/social-media-compliance-not-marketing/>

If you're ready to move beyond marketing checklists and build a proactive, exam-ready compliance program, let's talk about what fully managed monitoring could look like for your bank.

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