



Abusive Member Policy

1. PURPOSE

The Board of Directors has determined that the privilege of Credit Union services available to members should not be extended to members who are abusive toward the Credit Union's employees, volunteers, or other members and the purpose of this policy is to protect such persons from abusive members. This policy is adopted to set forth standards of member conduct in order to assure the rights and protection of the Credit Union's employees, volunteers and members.

The Credit Union's good reputation is due in large part to the loyalty, commitment and continued efforts of its employees, volunteers and members. The Credit Union is committed to assuring that its employees, volunteers and members are treated with respect and is committed to maintaining a work place free from unacceptable conduct from any source. In the event that any member or non-member engages in any type of abusive conduct towards a Credit Union member or a Credit Union employee or volunteer engaged in Credit Union business, the CEO, or his or her designee, is authorized to apply appropriate remedial measures with respect to such individual.

2. SCOPE

This policy shall extend to any member determined to be an "abusive member" who seeks member services whether directly or indirectly through a Credit Union account with another person. A member will be considered to be an "abusive member" if the member engages in "abusive behavior," as defined below, or otherwise damages any property or injures, threatens or intimidates any person while on Credit Union premises, or at any Credit Union function. The determination of whether a member is an "abusive member" will be made in the discretion of Senior Management of this Credit Union. Any member deemed to be an "abusive member" will be reported at the next regular board meeting. This policy shall also extend to member conduct at any shared-branching network facility.

3. DEFINITIONS

- a. "Member services" includes, but is not limited to, any products or services now or hereafter provided or sponsored by the Credit Union or otherwise made available to Credit Union members, which services shall include, but are not limited to: loans, deposit accounts, checking or share drafts, ATM services, online banking services, and other electronic fund transfer services.
- b. "Abusive behavior" includes, but is not limited to, any of the following conduct:

- i. Disorderly or disruptive conduct, conduct or statements of a threatening or intimidating nature, physical assaults, bodily harm, illegal financial activity.
- ii. Any form of action that may constitute harassment under the Credit Union's harassment policy. For example:
 - 1. Any type of harassment, including age, sexual, ethnic, or racial harassment; making racial or ethnic slurs, engaging in sexual conduct; making sexual overtures.
 - 2. Inappropriate touching.
 - 3. Making sexual flirtations, advances or propositions; engaging in verbal abuse of a sexual, racial or ethnic nature; making graphic or degrading comments about an individual or his or her appearance.
 - 4. Displaying sexually suggestive objects or pictures.
- iii. Fighting, kicking, or other physical harm, attempted harm, or threatened harm toward a Credit Union member, employee or volunteer engaged in Credit Union business. For example:
 - 1. Engaging in offensive or abusive physical contact.
 - 2. Making false, vicious or malicious statements about any Credit Union employee or volunteer or the Credit Union and its services, operations, policies, practices, or management.
- iv. Cursing or other abusive or vulgar language directed towards a Credit Union member, employee or volunteer engaged in Credit Union business. For example:
 - 1. Using profane, abusive, intimidating or threatening language.
- v. Bringing or possessing firearms or weapons or any hazardous or dangerous device on Credit Union premises or at a Credit Union function or at any shared branching facility.
- vi. Possession, sale, use or being under the influence of an unlawful or unauthorized alcoholic substance on Credit Union premises or at a Credit Union function or at any shared branching facility.
- vii. Attempting to coerce or interfere with a Credit Union employee or volunteer in the performance of their duties at any time.

- viii. Uncivil conduct or failure to maintain satisfactory or harmonious working relationships with other members, employees and volunteers at the Credit Union.
- ix. Conducting or attempting to conduct or engage in any fraudulent, dishonest or deceptive activity of any kind involving Credit Union employees or Credit Union services.
- x. Any posting, defacing, or removing notices or signs on Credit Union Premises; writing on Credit Union bulletin boards without management authorization.
- xi. Appropriation or misappropriation of Credit Union funds, property or other material proprietary to the Credit Union; immoral conduct or indecency on Credit Union premises.
- xii. Deliberate or repeated violations of security procedures or safety rules.
- xiii. Any other act which endangers the safety, health or well being of another person or which is of sufficient magnitude that causes disruption of business at the Credit Union.

This list is not comprehensive and is used only as an example of types of behavior that may be viewed as “abusive” by the Credit Union.

4. POLICY

The availability of member services for abusive members shall be restricted. Any or all of the following actions may be imposed against an individual who is deemed to be an “abusive member”:

- a. Denial of all services other than the right to maintain a share account and the right to vote at annual and special meetings.
- b. Preclusion from personal contact with Credit Union employees or volunteers such that Credit Union services may be available only through written communication through the U.S. mail, online banking, or other remote access device designated by Credit Union Senior Management.
- c. Preclusion from access to the Credit Union premises.
- d. Preclusion from access to any shared branching network and revoking any shared branching privileges.

- e. Taking any other action deemed appropriate under the circumstances that is not precluded by the Federal Credit Union Act, NCUA Rules and Regulations, the Credit Union's Bylaws or other applicable federal or state law.
- f. Reporting threats of bodily harm or any other illegal activity against any Credit Union employee, volunteer or other member to appropriate federal, state and/or local authorities.
- g. In the case of continued abusive behavior or an extremely abusive incident, removal from membership in accordance with applicable law and the Credit Union's bylaws.

These limitations shall not prohibit a member from exercising his or her rights under federal or state law or regulation (e.g., Regulation "E" or Regulation "Z").

5. EFFECTIVE DATE

This policy shall be applied only with respect to the action of members that occurs more than 30 days after notice of its adoption to the membership through the publication on the Credit Union's website.