

ABUSIVE MEMBER/LIMITATION OF SERVICES POLICY

The board of directors recognizes that the credit union's reputation is due in large part to the loyalty, commitment and continued efforts of its employees. The board is committed to treating the employees of the credit union with the respect they deserve and is also committed to maintaining a work place free from any type of abuse.

In the event that any member of the credit union (including any person acting at the direction of any member) engages in any type of abusive conduct on credit union property or premises toward a credit union employee, other member, or member of the public, the President/CEO is hereby authorized to impose sanctions against such member. In the President/CEO's absence, the Chief Operating Officer is authorized to take such action.

In that regard, any or all of the following sanctions may be imposed against a member who has engaged in abusive conduct:

- Limitation or suspension of some or all services other than the right to maintain a share account and the right to vote at annual meetings and special meetings.
- Limitation or suspension of services which involve personal contact with credit union employees.
- Limitation to or suspension of access to credit union premises.
- Taking of other action deemed necessary under the circumstances that is not expressly precluded by the Federal Credit Union Act, the NCUA Rules and Regulations, or the credit union's bylaws, including initiating procedures under the credit union's bylaws to have the member expelled from membership.

Threats of any nature will be reported to the local authorities. Additionally, in extreme cases of abusive behavior, the President/CEO is authorized to immediately initiate procedures under the credit union's bylaws to have the member expelled from membership.

For purposes of this policy, "abusive conduct" includes but is not limited to the following conduct:

Any type of harassment, including age, sexual, ethnic, or racial harassment, making racial or ethnic slurs, engaging in sexual conduct, making sexual overtures; 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; displaying sexually suggestive objects or pictures; engaging in offensive or abusive physical contact; making false, vicious or malicious statements about any credit union employee or the credit union and its services, operations, policies, practices or management; using profane, abusive, intimidating or threatening language towards credit union employees or fellow members; making or suggesting threats of bodily harm or property damage to an employee or their family members; attempting to coerce or interfere with credit union employees in the performance of their duties at any time; conducting or attempting to conduct or engage in any fraudulent, dishonest or deceptive activity of any kind, involving credit union employees, credit union accounts or credit union services; any posting, defacing or removing notices or signs on credit union premises; writing on credit union bulletin boards without management authorization; appropriation or misappropriation of credit union funds, property or other material proprietary to the credit union; immoral conduct or indecency on credit union premises; deliberate or repeated violations of security procedures or safety rules on credit union premises; possession, use or being under the influence of drugs or alcoholic substances on credit union premises; fighting with or possession of weapons of any kind on credit union premises (except for on-duty law enforcement officers or security officers); and destruction or threatened destruction to any credit union property.