



## Member Conduct Policy

### Purpose:

The purpose of this policy is to protect the employees and members of ACCESS Federal Credit Union from an abusive member(s) or other abusive person(s). This policy is not enacted to restrict the rights and freedoms of anyone, but, rather to address certain unacceptable conduct in order to assure the rights and protections of the employees and members of ACCESS Federal Credit Union.

### Authority:

The Board of Directors of ACCESS Federal Credit Union recognizes that a Credit Union's reputation is due in large part to the loyalty, commitment and continued efforts of its employees. The Board of Directors of ACCESS Federal Credit Union is committed to treating our employees with the respect they deserve and is also committed to maintaining a workplace and business free from any type of abuse.

In the event that a member of ACCESS Federal Credit Union, or other person, engages in any type of abusive conduct toward a Credit Union employee or member, or Credit Union property or premises, at credit union sponsored event or workshops, a committee, (the Sanctions Committee) consisting of the CEO, Vice President of Branch Administration and Vice President of Human Resources is hereby authorized to impose sanctions against such member or other person. Any such action shall require the approval of at least two members of the Sanctions Committee.

### Actions:

In that regard, any combination or all the following sanctions may be imposed by the Sanctions Committee against a member or other person who has engaged in abusive conduct:

- Suspension or termination of all services of ACCESS Federal Credit Union other than the right to maintain a share account and the right to vote at annual and special meetings.
- Suspension or termination of services of ACCESS Federal Credit Union that involve personal contact with credit union employees.
- Suspension or termination of access to ACCESS Federal Credit Union premises.
- Any other sanctions or restrictions which to committee deems necessary or appropriate under the circumstances and which is not otherwise prohibited by the Federal Credit Union Act, National Credit Union Administration Rules and Regulations, other applicable law, or by the Credit Union's Bylaws.
- Threats of any nature will be reported to the appropriate law enforcement authorities.

The Board of Directors of ACCESS Federal Credit Union is to be notified of any such incidents at the next regularly scheduled board meeting.



Definitions:

For the purpose of this policy, “abusive conduct” includes, but is not limited to, the following types of conduct:

- Any type of harassment, including age, sexual, ethnic, or racial harassment.
- Making racial or ethnic slurs.
- Making unwanted sexual overtures, flirtations, advances or propositions.
- Engaging in verbal abuse of any kind, including any abuse of a sexual, racial or ethnic nature.
- Making graphic or degrading comments about an individual or his/her appearance.
- Displaying sexually suggestive or otherwise inappropriate objects or pictures.
- Engaging in offensive or abusive physical contact.
- Making false or defamatory statements about any Credit Union employee or member, 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, or to any member or their family members.
- Attempting to coerce or interfere with Credit Union employees in the performance of their duties, or coerce or interfere with members while they are conducting transactions with the Credit Union.
- Conducting, or attempting to conduct or engage in any illegal, fraudulent, dishonest, or deceptive activity of any kind involving the Credit Union or its members, employees, products, services, or resources.
- The writing or posting of any material, on any Credit Union bulletin board(s) without written management authorization.
- Defacing, or removing notices or signs which were officially posted on the Credit Union premises.
- 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 Credit Union security procedures or rules.
- Possession, use, or being under the influence of drugs or alcoholic substances while on Credit Union property.
- Fighting while on Credit Union property.
- Possession of weapons of any kind on Credit Union premises, except for those members permitted to possess same by law.
- Internet, e-mail, website, homepage misuse or abuse, including sending threatening e-mails and any form of intimidation or threats through the internet.
- Hacking or gaining unauthorized access to any Credit Union computers or records, or otherwise using any resources, products, or services of the Credit Union in any way other than to do legitimate business with the Credit Union.
- Using the phone or e-mail system to threaten or harass any Credit Union employee or member or to perpetrate any fraud or crime.
- Any behavior or conduct which is disruptive or detrimental to the Credit Union’s ability to conduct its business.

Since “abusive conduct” can vary with persons and settings over time, this list is intended to be illustrative and the Sanctions Committee shall be authorized to impose sanctions for any behavior or conduct which it determines to be abusive with respect to the Credit Union or its members, employees, products, services, or resources.