



FRIENDS AND FAMILY CREDIT UNION BOARD POLICY

ON

MEMBER CONDUCT

Adopted September 21, 2011
Updated October 15, 2014

The purpose of this policy is to protect the employees of Friends and Family Credit Union from abusive members. This policy is not enacted to restrict the rights or freedoms of anyone, but rather to address certain unacceptable conduct in order to assure the rights and protection of the Credit Union's employees.

The Board of Directors recognizes that the Credit Union's outstanding 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 committed to maintaining a work place free from any type of abuse.

In the event that any member of the Credit Union shall engage in any type of abusive conduct, the CEO, or his or her designee, on behalf of the Board and in the CEO'S or his or her designee's sole discretion, is hereby authorized to impose sanctions against any member who engages in any type of abusive conduct. Also, if a member has caused a monetary loss to the credit union by a share and/or loan charge-off to their account, the CEO can impose sanctions on these members as well as this is considered abusive conduct towards the credit union and its membership.

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

1. Denial of all services other than the right to maintain a share account and the right to vote at annual meetings and special meetings.
2. Denial of services which involve personal contact with Credit Union employees.
3. Denial of access to the Credit Union premises.

4. Taking any other action deemed necessary under the circumstances that is not expressly precluded by the credit union charter or the State of Ohio-Division of Credit Unions Rules and Regulations.

For purposes of this policy, "**abusive conduct**" includes, but not by way of limitation, any of 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 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, loud, or threatening language towards Credit Union employees or fellow 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 or Credit Union services
- Any posting, defacing, or removing notices or signs on Credit Union premises
- Immoral conduct or indecency on Credit Union premises
- Deliberate or repeated violations of security procedures or safety rules
- Possession, use or being under the influence of drugs or alcoholic substances on Credit Union premises
- Fighting or possession of weapons of any kind on Credit Union premises
- Causing a monetary loss to the credit union