

Family First Credit Union

Abusive Member Policy

Purpose

The purpose of this policy is to protect the employees and members of Family First Credit Union from abusive members or other persons. This policy is not enacted to restrict the rights and freedoms of anyone, but rather to address certain unacceptable conduct to assure the rights and protections of the credit union's employees and members.

Board Responsibility

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 to maintaining a workplace free from any type of abuse.

Management Responsibility

If a member of the credit union or other person engages in any type of abusive conduct on credit union property or premises toward a credit union employee or member, the President/CEO is hereby authorized to impose sanctions against such member or other persons. In the President's absence, the Executive Vice President is authorized to take such action.

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

- Denial of all credit union services other than the right to maintain a share account and the right to vote at annual and special meetings;
- Denial of services which involve personal contact with credit union employees;
- Denial of access to credit union premises; or
- Taking other action deemed necessary under the circumstances that is not expressly precluded by account contract and member service agreement provisions, the credit union's bylaws, and any state or federal law including, but not limited to, the Federal Credit Union Act, *NCUA Rules and Regulations*, and the Equal Credit Opportunity Act.

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 remove the member from membership and have such action ratified at the next subsequent annual meeting or at a specially called meeting of members.

Abusive Conduct Defined

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 toward 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 or credit union services;
- Any unauthorized posting, defacing, or removing notices or signs on credit union premises;
- Writing on credit union bulletin boards without management authorization;
- Misappropriation of credit union funds, property, or other material proprietary to the credit union;
- 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; or
- Fighting or possession of weapons of any kind on credit union premises except for on-duty law enforcement officers or security officers.

Board Reviewed 10/15/2020

FFCU Abusive Member Policy

Approved by Board of Directors

Date _____

Policy Updated

Date _____

Revised March 4, 2016