



CROSS VALLEY

FEDERAL CREDIT UNION

ABUSIVE MEMBER POLICY

The purpose of this policy is to protect the employees, volunteers and members of Cross Valley Federal Credit Union from abusive member behavior. This policy is enacted to address 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 outstanding 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 treating its employees, volunteers and members with the respect they deserve 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 abusive conduct towards a Credit Union employee, volunteer or member engaged in Credit Union business, the Chairman of the Board or CEO is authorized to apply appropriate remedial measures against such an individual. Any potential or actual use of this policy will be reported to the Credit Union Board of Directors during their next scheduled meeting.

In that regard, any or all of the following actions may be imposed against any individuals who have engaged in abusive conduct:

- Denial of all services other than the right to maintain a share savings account and the right to vote at annual meetings and special meetings.
- Preclusion from personal contacts with Credit Union employees or volunteers such that Credit Union services may be available only by remote means.
- Preclusion from access to Credit Union premises.
- Threats of bodily harm, actual bodily harm or any other illegal activity against any Credit Union employee, volunteer or other member will be reported to appropriate sponsor, local, state and/or federal authorities. Additionally, the Credit Union at its discretion may seek a restraining order or protection from intimidation.
- In the cases of continued abusive behavior or an extremely abusive incident, a member shall be subject to removal from membership at a special meeting of the members or at the next annual meeting of the membership.
- Taking any other action deemed appropriate under the circumstances that is not precluded by the Credit Union's Bylaws or other applicable federal or state law.

For purposes of the policy, "abusive conduct" includes, but is not limited to, any of the following conduct directed toward or involving a Credit Union employee, volunteer or member engaged in Credit Union business:

- Vulgar, profane, abusive, inappropriate, intimidating, threatening or other abusive language.
- Making false, vicious or malicious statements.
- Any threats of, or actual, bodily harm or illegal activity.



CROSS VALLEY

FEDERAL CREDIT UNION

- Age, sexual, ethnic or racial harassment.
- Making racial or ethnic slurs.
- Engaging in sexual overtures.
- Displaying sexually suggestive objects or pictures.
- Inappropriate, offensive or abusive physical contact.
- Graphic or degrading comments about an individual or his or her appearance.
- Fighting, kicking or causing physical personal harm.
- Bringing or possessing firearms, weapons or any hazardous or dangerous device/material on Credit Union premises or at a Credit Union function.
- Possession, sale, use or being under the influence of an unlawful or unauthorized substance on Credit Union premises or at a Credit Union function.
- Attempting to coerce or interfere with the performance of Credit Union duties or business.
- Uncivil conduct or failure to maintain satisfactory working relationships.
- Conducting or attempting to conduct or engage in any fraudulent, dishonest or deceptive activity of any kind involving Credit Union employee or Credit Union services.
- Appropriation or misappropriation of Credit Union funds, property or other material proprietary to the Credit Union; immoral conduct or indecency or Credit Union premises.
- Deliberate or repeated violations to security procedures or safety rules.
- 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.