

## Member Conduct Policy

As Hawai'i's leading credit union, we make it a point to treat all members as we would our 'ohana – with respect and integrity. Please help us provide a safe and secure work environment for our employees, other members, and volunteers by behaving in kind. Your Credit Union's Board of Directors recently enacted a Member Conduct Policy to define what constitutes undesirable behavior and outline actions the Credit Union may take to reinforce the policy when it has been deemed necessary, up to and including reducing services. We look forward to continuing a long-lasting, fruitful relationship with each of you!

### I. General Policy

The University of Hawai'i Federal Credit Union (UHFCU) is committed to protecting its members, employees, and volunteers from inappropriate and abusive conduct.

### II. Scope

**Authority.** The Board of Directors designates the President/CEO, at her sole discretion, the ability to restrict or deny services as appropriate to any member "not in good standing." A member will not be considered to be "in good standing" if:

The member causes the Credit Union to suffer a "pecuniary loss" as defined below;

The member manipulates or otherwise abuses Credit Union products or services to the detriment of the membership; or

The member engages in abusive or threatening behavior, in any form, including verbal, written, or physical.

**Restriction of Denial of Services.** Any or all of the following actions may be imposed against a member who is deemed to be "not in good standing":

Denial or restriction of any and all "member services" other than the right to maintain a prime share (savings) account and the right to vote at the annual and special meetings.

Denial of services which involve personal contact with Credit Union employees.

Denial of access to UHFCU premises and revocation of shared-branching privileges.

Taking any other action deemed necessary under the circumstances that is not expressly prohibited by the Federal Credit Union Act, NCUA Rules and Regulations, the Credit Union's bylaws, or other applicable law.

In the case 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.

**Notification.** Members shall be notified of this policy and a copy will be provided upon request. Credit Union services shall be denied or restricted upon written notice to a member who is deemed to be "not in good standing." The President/CEO will notify the Board of Directors of any significant actions taken.

### **III. Policy Definitions**

"Member Services" are defined as any products or services made available to UHFCU members. These include but are not limited to deposit and loan accounts, electronic banking, and other services.

"Pecuniary Loss" is defined as uncollectible money which the member is obligated to the UHFCU.

"Abusive Conduct" includes, but is not limited to, any of the following:

Any type of harassment, directly, indirectly, verbal, written or implied, including sexual, ethnic, or racial harassment;

Engaging in offensive or abusive physical contact;

Making false, vicious or malicious statements verbally, or in writing, about any employee, officer or volunteer;

Using profane, abusive, intimidating, or threatening language verbally, or in writing, in any form of media towards the UHFCU or any employee, officer, volunteer, or fellow member;

Conducting or attempting to conduct or engage in any fraudulent, dishonest or deceptive activity of any kind involving employees or UHFCU services;

Attempting to interfere in any way with the delivery of UHFCU services or information to its members;

Deliberate or repeated violations of security procedures or safety rules; and

Possession, use or being under the influence of illegal substances on UHFCU premises.

*Updated July 30, 2014*