

Member Conduct Policy

Purpose: This policy is intended to establish limitations and restrictions of services for members, joint owners or others who are not in “good standing” with Yolo Federal Credit Union and to protect Credit Union employees, members, and volunteers from abusive members or other persons. The Credit Union is committed to treating its employees, volunteers and members with the respect they deserve and will maintain a workplace that is free from unacceptable conduct from any source.

Responsibility: The VP-Marketing & Operations is responsible for maintaining this policy and overseeing enforcing the provisions in the policy.

A) Policy: It is the policy of Yolo Federal Credit Union to offer its services only to those members who have not caused the credit union a monetary loss or otherwise abused the rights, privileges or benefits of credit union membership.

B) Comment:

- 1) Yolo Federal Credit Union is a member owned financial institution. An essential function of Yolo Federal Credit Union is serving the financial needs of the membership through personal interaction. Member access to services, including access to credit union employees, is a priority. Any action by a member that unduly interferes with the ability of employees to serve other members will not be tolerated.
- 2) The President/CEO of the credit union determines the specific restriction of services after review of the alleged actions of the member. This includes taking any action that is deemed appropriate under the circumstances and that is not precluded by the Credit Union Act, the Credit Union’s Bylaws or other applicable state or federal law. The affected member has the right to appeal the decision of the President/CEO, in writing, to the Board of Directors. The decision of the Board of Directors is final.
- 3) Services to members may be restricted to the right to maintain a share account and the right to vote at the annual and special meetings of the membership. Additionally, access to any Yolo Federal Credit Union



facility may be denied as well as any service that involves personal contact with any Yolo Federal Credit Union employee.

- 4) Members are encouraged to engage with Yolo Federal through its digital and social channels. This communication should remain free of inappropriate or abusive language, cyber bullying, or any defamatory statements or claims. While Yolo Federal Credit Union will make every reasonable effort to maintain transparency through its digital and social channels, it reserves the right to remove and/or hide posts, comments or messages that are in violation of these standards.

C) Scope: This policy shall extend to any member or joint account owner “not in good standing” who seeks services whether directly or indirectly through a Yolo Federal Credit Union account. A member will not be in good standing if he or she:

- 1) fails to comply with the terms and conditions of any lawful obligation to the Credit Union or causes the Credit Union to suffer a financial loss
- 2) manipulates or otherwise abuses Credit Union services or products to the detriment of the membership
- 3) engages in abusive behavior or otherwise injures any person or damages any property while on Credit Union premises or at any Credit Union function. Abusive behavior includes, but is not limited to, any of the following conduct:
 - (i) Any threats of or actual bodily harm or illegal activity against another member or an employee or volunteer engaged in Credit Union business. These types of threats will be reported to appropriate local, state or federal authorities.
 - (ii) Any form of action which may constitute harassment under the Credit Union’s anti-harassment policy (sexual, racial, etc.)
 - (iii) Making unwanted sexual flirtations, advances or propositions. Any type of written, verbal or physical conduct that is graphic or degrading towards an employee, volunteer, or Credit Union member.
 - (iv) Fighting, or causing any physical harm or attempted harm towards a Credit Union member, employee or volunteer engaged



in Credit Union business including making false, vicious or malicious statements about any Credit Union employee or volunteer or the Credit Union and its services, operations, policies, practices, or management.

- (v) Using profane, abusive, intimidating or threatening language directed towards a Credit Union member, employee or volunteer engaged in Credit Union business.
- (vi) Bringing or possessing firearms or weapons or any hazardous or dangerous device on Credit Union premises or at a Credit Union function.

This list is not exhaustive and is used only as an example of types of behavior that may be viewed as “abusive” by the Credit Union.

Reviewed: 05 November 2019