



Yolo Federal
Credit Union

Member Conduct Policy

Purpose: This policy establishes the procedures and guidelines for restriction of services or expulsion for members, joint owners or others who are not in “good standing” with Yolo Federal Credit Union. This is 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 Vice President of Operations is responsible for maintaining this policy and overseeing enforcing the provisions in the policy.

Guidelines: 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.

A) Policy:

- 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.



Yolo Federal Credit Union

- 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.
 - (i) A written notice will be provided to a member whose services have been limited. This notice will state the violation and provides a warning that if the violation occurs again, the member may be expelled from the Credit Union.

- 4) In accordance with the member expulsion rule set forth by the National Credit Union Association (NCUA), the Credit Union reserves the right to expel a member who is in violation of the member conduct policy. Expulsion will be considered a last resort when a member's actions or behavior compromise the integrity and operation of the Credit Union. A member may be expelled for cause by a two-thirds vote of a quorum of the Credit Union's Board of Directors.
 - (i) If a member is subject to expulsion, the member will be notified in writing in advance. This notice will include the reason for expulsion, their options to request a hearing, information for the NCUA's Consumer Assistance Center, and a general statement on the effect of expulsion related to their accounts and/or loans at the Credit Union.
 - (ii) A member has 60 calendar days from the date of receipt of the required notification to request a hearing from the Board of Directors of the Credit Union. A member is not entitled to attend the hearing in person but will be provided with a meaningful opportunity to present their case orally to the Credit Union's Board of Directors through a videoconference hearing. Alternatively, they may also choose to provide a written submission to the Board of Directors. If a member does not request a hearing or provide a written submission, the member shall be deemed expelled after the end of the 60-day period after receipt of the notice.
 - (iii) After the hearing, the Credit Union Board of Directors must hold a vote within 30 calendar days on expelling the member. A member may be



Yolo Federal Credit Union

expelled for cause by a two-thirds vote of a quorum of the Credit Union's Board of Directors. If a member is expelled, either through the expiration of the 60-day period or a vote to expel the member after a hearing, written notice of the expulsion must be provided to the member in person or by mail to the member's address. This notice will include the reason for expulsion, information for the NCUA's Consumer Assistance Center, and a general statement on the effect of expulsion related to their accounts and/or loans at the Credit Union. It will also state that the member has an opportunity to request reinstatement.

- (iv) A member can request reinstatement by submitting a written request to the Credit Union Board of Directors. The Credit Union Board of Directors may act on the former member's reinstatement request through a majority vote of a quorum. A meeting to vote on the reinstatement request must be held within 90 days of submission.

Member Conduct Violations

B) Comment: 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.)



Yolo Federal Credit Union

- (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.
- 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.

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.