

HARMONY FEDERAL CREDIT UNION

LIMITATION OF SERVICES POLICY

COMPLIANCE STATEMENT

The Credit Union will take the necessary actions to protect Credit Union employees and members from abusive conduct.

PURPOSE

The purpose of this policy is to protect the employees and members of Harmony Federal 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.

POLICY STATEMENT

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.

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.

GUIDELINES/STANDARDS

If an individual engages in any type of abusive conduct on Credit Union property or premises toward a Credit Union employee or member, the **CEO** is hereby authorized to impose sanctions against such member or other person. In the **CEO'S** absence, any member of the **Executive Team** 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 may be reported to the local authorities. Additionally, in extreme cases of abusive behavior, the **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.

Expulsion, withdrawal, restriction and suspension of credit union services and products do not operate to relieve a member of any liability to this credit union. All amounts paid in on shares by expelled or withdrawing members, before their expulsion or withdrawal, will be paid to them in the order of their withdrawal or expulsion, but only as funds become available and only after deducting any amounts due to this credit union.

TRAINING

The Director of Compliance who directs activities related to this Policy is authorized to coordinate trainings for each employee whose responsibilities include any covered aspect of this Policy.

November, 2020

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