

NE PA COMMUNITY FEDERAL CREDIT UNION

Abusive Member Policy

I. Policy Statement

In order to ensure a safe work environment for its employees, it is the policy of the NE PA Community Federal Credit Union to expect fair, polite, and professional treatment of its employees by credit union members, and/or joint-account owners. The credit union Board of Directors reserves the right to restrict a member and/or joint-owner's access to any credit union facilities and/or property, or recommend expulsion of any member from its membership who verbally or physically harasses credit union employees in any manner. The applicable verbal or physical harassment need not specifically occur on the credit union's premise, but instead may transpire at any venue where an employee is serving as a representative of the credit union.

II. Criteria for Restricted Access or Expulsion

If a member and/or joint-account owner is verbally or physically abusive to a credit union employee, the credit union may refuse to permit the member and/or joint-account owner onto the credit union's premises and/or expel the member from its membership. Whether verbal or physical abuse or harassment of a credit union employee has occurred will be determined in the sole discretion of the credit union and the credit union's management.

III. Notification of the General Membership and Affected Member/Joint-Account Owner

A. Initial and Ongoing Notification of the Abusive Member Policy to Existing Members

The credit union will initially notify the existing membership of the "Abusive Member Policy" through the inclusion of statement message listed on the members' quarterly statement. The membership will be notified annually of the "Abusive Member Policy" through either the inclusion of a statement message listed on a quarterly statement mailing, or through the inclusion of a statement contained in the "Better Banking" newsletter.

B. New Member Notification of the Abusive Member Policy

The credit union will include information regarding the prohibition against member harassment of credit union employees with its account opening agreement materials.

C. Providing Notification to the Abusive Member

The credit union will notify a member and/or joint-account owner, who has been determined to have harassed a credit union employee, of the decision to restrict access to the credit union's facility, or expel the individual from the membership.

IV. Guidelines for Further Action

A. Member/Joint-Account Owner "Second Chance"

The credit union may provide the member and/or joint-account owner with an opportunity to indicate their desire to cease the harassing behavior and to treat credit union employees with respect. After such notice, if the member and/or joint-account owner continues his or her verbal or physical abuse and harassment of credit union employees, the Board of Directors has authorized the President/CEO to restrict a member and/or joint-account owner's access to the credit union's facilities or property and/or recommend expulsion.

B. Investigation of Abusive Behavior

After a member of the senior management team receives a complaint of abusive member and/or joint-account owner behavior, a prompt investigation will be conducted in a fair and expeditious manner. The investigation will include a private interview with the employee filing the complaint and with any available employee witnesses. If it is determined that abusive member and/or joint-account owner behavior has occurred, the senior management team will act promptly to eliminate the offending conduct, and where appropriate restrict access to the credit union facility and/or recommend expulsion.

C. Reporting to the Board of Directors

The recommended action against the member and/or joint-account owner regarding restricted access and/or expulsion will be reported at the next regularly scheduled meeting of the Board of Directors for official approval and/or further action.

D. Member Appeal Regarding Restricted Access to the Facility

A member may petition the Board of Directors in writing to request that restricted access to the facility be lifted. The Board of Directors will have the exclusive authority to revoke previously imposed access restrictions.

E. Special Meeting for Member Expulsion

In the event that the Board of Directors recommends expulsion, the Chairman of the Board of Directors shall subsequently call a special meeting of the membership for the purpose of expelling such member in accordance with the procedures prescribed by the bylaws of the Credit Union.

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