

Essential Federal Credit Union
ABUSIVE MEMBER POLICY

17.1 STATEMENT OF PURPOSE

Essential Federal Credit Union, by its nature of business, regularly transacts with the general public. In dealing with the public at large, it is recognized by the Board of Directors that periodically there may be members who are unable to control their behavior in the course of their financial dealings with the Credit Union. As such, this Policy is developed in order to ensure that members who cannot resolve problematic or difficult situations with Credit Union staff or its volunteers in a non-threatening or non-violent manner are immediately barred from all contact with the Credit Union, its staff, and its products/services.

17.2

THREATENING OR VIOLENT MEMBER BEHAVIOR

Acts or threats of violence including intimidation, harassment, and/or coercion, which involve or affect the Credit Union, its employees, property, or business, will not be tolerated.

A. Acts or threats of violence include conduct which is sufficiently severe, offensive, or intimidating so as to alter the business conditions at the Credit Union or to create a hostile, abusive, or intimidating environment for one or more of the Credit Union's employees, volunteers and/or members. Examples of workplace violence include, but are not limited to, the following:

1. Threats or acts of violence occurring on Credit Union premises, regardless of the relationship between the Credit Union and the parties involved in the incident.
2. Threats or acts of violence by a member of the Credit Union occurring off the Credit Union premises if the threats or acts affect the legitimate interests of the Credit Union.
3. Threats or acts resulting in the conviction of a member of the Credit Union that adversely affect the ongoing business interests and goals of the Company.

B. Specific examples of conduct which may be considered threats of acts of violence include, but are not limited to, the following:

1. Hitting or shoving an individual.
2. Threatening to harm an individual or their family, friends, associates, or property.
3. The intentional destruction or threat of destruction of Credit Union property.
4. Harassing or threatening phone calls.
5. Harassing surveillance or stalking.
6. The suggestion or intimation that violence is appropriate.
7. Unauthorized possession or inappropriate use of firearms or weapons.

C. The Credit Union's prohibition against threats and acts of violence applies to all persons involved in the Credit Union's operation, including members. Violations of this Policy by any member, whether on or off Credit Union property, may lead to revocation of membership and termination of all services and future contact with the Credit Union.

D. Every employee and every person that is affiliated with the Credit Union is required to report incidents of threats or acts of violence of which they are aware. The report should be made to the reporting individual's immediate supervisor, another supervisory employee if the immediate supervisor is not available, the CEO of the Credit Union, the Board of Directors or a member of the Board of Directors, or the Supervisory Committee or a member of the Supervisory Committee. Nothing in this Policy alters any other reporting obligations established in Credit Union policies or in state, federal, or other applicable law.

17.3

REVOCAION OF SERVICE

If a member's service is revoked due to violation of this Policy, the following will occur:

A. A letter will be sent from the CEO to the member advising of the Policy violation and revocation of service. The letter will stipulate the member is not to contact the Credit Union in person again under any circumstances

and that any direct, personal contact will lead to involvement with law enforcement. Direct contact is any “in person” or “voice to voice” contact.

B. The member’s sub-accounts will be closed and all funds will be put in the primary share account. No other services will be extended to the member except basic membership.

C. Any outstanding loans, with balances listed, will be included in a letter to the member. The member will be advised that all terms of the loan(s) are in effect and enforce.

D. A letter will go out from the Credit Union’s attorney advising of service revocation and that any further attempts to contact the Credit Union directly will result in criminal prosecution. Also, if any loans are outstanding, the attorney letter should make demand on those balances.

E. Any further attempts by the member to contact the Credit Union should be cause for management to involve law enforcement and initiate legal proceedings against the member up to the full extent allowable by law.

F. The Board of Directors will determine if a meeting of the members will be called to revoke membership, as is allowable under the Credit Union By-Laws.



essential

FEDERAL CREDIT UNION