

# Nymeo Federal Credit Union Abusive Member Policy

Board Approved July 27, 2016

## 1. General Background

This policy is enacted to protect employees of Nymeo Federal Credit Union (“Nymeo” or “Credit Union”) and its members from reoccurring physical, mental or verbal abuse on the part of any members. In an effort to protect and provide a safe work environment for our employees, members, and guests who are on-site at Credit Union business locations and to ensure that optimum services can be provided to members by employees who are able to work in a harassment-free workplace, the Credit Union may from time to time need to limit services to abusive, harassing and/or threatening members. The purpose of this policy is to set forth the guidelines for management to use in establishing and maintaining a consistent approach in its response to these forms of abusive behavior from members.

## 2. Policy To Protect Staff and Other Members

The Board of Directors authorizes the President/CEO or her designee(s) to impose sanctions against any member who engages in any type of abusive conduct. The term “Abusive Conduct” for purposes of this policy includes, but is not limited to, any act of the following conduct:

A. Verbal or physical harassment including sexual, racial, or ethnic comments, vulgar noises, expressions or gestures that are abusive or harassing in nature, or any other form of verbal abuse of a personal or general nature.

B. Making false, vicious or malicious statements about any Credit Union employee, member, or the credit union and its services, policies, practices, or management.

C. Using profane, abusive, intimidating, harassing or threatening language towards Credit Union employees or other members.

D. Fighting or possessing weapons of any kind on Credit Union premises and any premises under the control of the Credit Union.

## 3. Sanctions for Abusive Conduct

Any or all of the following sanctions may be imposed by management against a member who has engaged in any act of Abusive Conduct:

A. Denial of all services other than the right to maintain a share account and the right to vote at annual and special meetings.

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B. Denial of services involving personal or telephonic contact with Credit Union employees such that the member may only transact electronically, telephonically through an automated system, or through an ATM.

C. Denial of access to any Credit Union premises and any premises under the control of the Credit Union.

D. Taking any other action deemed necessary under the circumstances that is not expressly precluded by law or the Credit Union's Bylaws of the Federal Credit Union Act. This may include, but not be limited to, removal of a member from the membership of the Credit Union at a meeting of the membership in accordance with 12 U.S.C. §1764, this is the Federal Credit Union Act provision that outlines the expulsion of a member from a Credit Union.

## 4. Guidelines for Implementation of Policy

Management may consider these guidelines for implementing this Policy:

A. Credit Union management will be responsible for the review of any member issue that appears to be abusive or threatening towards any staff or other members. Employees are to report to their immediate supervisor incidents where a member is abusive behavior. This review will include discussions with any staff that was involved in or witnessed inappropriate behavior from a member. Staff and their immediate manager will complete a Serious Incident Report that will be forwarded to management for review and included in the personnel file(s) of any employee(s) involved in the reported incident.

B. Upon completion of management's review, if a member's actions constituted Abusive Conduct as defined in this Policy, that member may be denied access and services in accordance with the Sanctions provisions of this Policy. The offending member will be reasonably notified of the Credit Union's determination and action in writing.

C. Management will keep a written record of the incident(s) that caused the limiting of services. Management may reinstate denied services if management is provided with information that reasonably assures the Credit Union that the abusive or threatening incident(s) were isolated event(s).

D. In the discretion of management, member misconduct that is of a vexatious, threatening or possible criminal nature, may be reported to law enforcement authorities at the local level, or if management deems necessary or prudent, to Federal law enforcement authorities.

## 5. Policy Review

This policy is a framework within which specific and detailed procedures in addition to the guidelines herein may be formulated from time to time by Credit union management to carry out the intent of this Policy. This policy will be reviewed on an annual basis by the Board of Directors or more frequently due to revisions in applicable NCUA rules or upon legal guidance.