



## **Superior Credit Union**

### **Suspension of Services Policy**

Adopted: March 16, 2017

Credit Unions are not-for-profit financial cooperatives owned entirely by the credit union membership and governed by a volunteer board of directors. As credit unions are owned by the membership, a financial loss caused by one member is ultimately borne by the entire membership. This policy has been adopted to assist in mitigating the potential financial loss that a member may cause and minimizing the impact of abusive behavior by members.

Other than the right to maintain only one primary share account at the Credit Union and the right to vote at meetings of the membership the Credit Union shall retain the right to suspend all services. Members subject to the suspension of services shall be notified in writing.

New credit union members will receive notice of this policy when their credit union membership is processed. Shortly after adoption of this policy all current members will be notified of the policy via normal communication channels.

A financial loss suffered by the Credit Union is defined as any financial loss caused by a Credit Union member. While most losses are generally loan related due to a loan charge-off, this policy shall include all losses caused by a member. Examples include, but are not limited to, losses due to returned checks, any type of account overdraft and unpaid account fees.

Abusive Conduct includes but is not limited to, any of the following and shall be solely determined by Credit Union management.

1. Any type of harassment toward credit union members, credit union volunteers, staff or fellow credit union members including age, sexual, ethnic or racial harassment.
2. Engaging in abusive physical contact, indecency, possession, use or being under the influence of drugs or alcoholic substances, fighting, or possession of weapons of any kind on credit union premises.
3. Making false, vicious or malicious statements about the credit union, credit union volunteers, staff, credit union services, operations, policies or practices.
4. Using profane, abusive, intimidating or threatening language toward credit union volunteers, credit union staff or fellow credit union members.
5. Attempting to coerce or interfere with credit union staff in the performance of their duties.
6. Conducting or attempting to conduct or engage in any fraudulent, dishonest or deceptive activity of any kind involving credit union volunteers, staff or credit union services.
7. Posting, defacing or removing notices or signs on credit union premises.
8. Deliberate or repeated violations of security procedures or safety rules.