

## General Policy Statement:

It is the policy of Western New York Federal Credit Union (Credit Union) Union to expect fair and polite treatment of its employees and its members. The Credit Union reserves the right to limit services to or expel from its membership, any member who is verbally or physically abusive to Credit Union employees or other members, in any manner.

## Guidelines

1. **EXPULSION CRITERIA.** If a member is inappropriate, verbally abusive or physically abusive to a Credit Union employee or other members, the Credit Union may refuse to permit the member onto the Credit Union's premises and/or expel such member from its membership. Whether verbal abuse, physical abuse or inappropriate behavior has occurred will be determined in the sole discretion of the Credit Union and the Credit Union's management.
2. **CRITERIA FOR LIMITING SERVICES.** If a member is inappropriate, verbally abusive or physically abusive to a Credit Union employee or other members, the Credit Union may refuse to permit the member onto the Credit Union premises and/or may further restrict the availability of certain services to limit personal contact with Credit Union employees or members. Whether verbal abuse, physical abuse or inappropriate behavior has occurred will be determined in the sole discretion of the Credit Union and the Credit Union's management.
3. **NOTIFICATION TO MEMBER OF POLICY.** The Credit Union will include this policy on member abuse in its membership and account agreement. The Credit Union will notify a member who violated the policy of the Credit Union's decision to limit services or expel the member. The Credit Union may provide the member with the opportunity (as deemed appropriate by Credit Union management) to indicate to the Credit Union their desire to cease the abusive or inappropriate behavior and to treat Credit Union employees or other members with respect. After such notice, if the member continues his or her actions, the Credit Union's policy will be implemented.
4. **BOARD MEETINGS.** The Credit Union will comply with all requirements under the Federal Credit Union Act and conduct Board Meetings to address either the limitation of services or member expulsion, as appropriate.