



Empower Federal Credit Union Policy
Abusive Member Policy

A. Purpose and Overview:

The **Empower Federal Credit Union Abusive Member Policy** protects the employees and members of Empower Federal Credit Union from abusive members or other individuals engaging in abusive behavior.

B. Summary of Policy:

The **Policy** illustrates the kinds of conduct that Empower considers abusive and lists sanctions that may be imposed against abusive members or other individuals. The **Policy** establishes a **Member Incident Committee** for determining whether abusive conduct has occurred and the appropriate sanctions to be imposed in cases of abuse, and it describes the process through which such decisions are made.

C. Policy:

I. Abusive Behavior

1. Abusive behavior includes but is not limited to the following types of conduct listed below. In this way, this list is illustrative and is not to be considered as limiting the definition of abusive behavior.
 - a. Any type of harassment, including age, sexual, ethnic, or racial harassment
 - b. Making graphic or degrading comments about an individual or his/her appearance
 - c. Engaging in offensive or abusive physical contact
 - d. Making false, vicious, or malicious statements about any Empower employee or member or about Empower and its services, operations, policies, practices, or management
 - e. Using profane, abusive, intimidating, or threatening language towards Empower employees or members or in general on Empower premises
 - f. Making or suggesting threats of bodily harm or property damage to an employee or their family members or to a member or their family members.
 - g. Attempting to interfere with Empower employees in the performance of their duties or with members conducting transactions with Empower
 - h. Conducting or attempting to conduct or engage in any illegal, fraudulent, dishonest, or deceptive activity of any kind
 - i. Any posting, defacing, or removing of notices or signs on Empower premises or writing on Empower bulletin boards or walls without written authorization from Empower management
 - j. Appropriation or misappropriation of Empower funds, property, or other material proprietary to Empower
 - k. Indecency on Empower premises, over the phone, or by any other means of communication
 - l. Deliberate or repeated violations of security procedures or safety rules
 - m. Possession, use of, or being under the influence of drugs or alcohol on Empower premises
 - n. Possession of weapons of any kind on Empower premises, except for on-duty law enforcement officers or security officers

- o. Internet, e-mail, website, homepage misuse or abuse, including sending threatening e-mails and any form of intimidation or threats through the Internet
- p. Hacking or using any of Empower's electronic resources in any way other than to do legitimate business with Empower
- q. Using the Empower phone or e-mail system to threaten or harass any Empower employee or member or to perpetrate any fraud or crime.

II. Member Incident Committee

1. Reports of abusive behavior will be handled by the **Empower Member Incident Committee**.

III. Sanctions

1. In the event that an Empower member or any other person engages in any abusive conduct toward an Empower employee or another member that is conducting Empower business or is on Empower property, the **Member Incident Committee** is authorized to impose sanctions against such member or other person.
2. Action against an abusive member or other individual may be taken when 2/3rds or more of the Committee members present at an official meeting of the Committee vote in favor of such.
3. Should it be decided that action be taken, any combination of the following sanctions may be imposed against the member or other person who has engaged in abusive conduct:
 - a. Denial of all services other than the right to maintain a share account and the right to vote at annual meetings and special meetings
 - b. Denial of services that involve personal contact with Empower employees
 - c. Denial of access to Empower premises
 - d. Any other action deemed necessary that is not expressly precluded by the Federal Credit Union Act, the NCUA Rules and Regulations, or Empower's bylaws
4. In addition to any action taken by Empower, abusive behavior of any nature may be reported to the local authorities.

IV. Member Expulsion

1. In accordance with the Federal Credit Union Act, in extreme cases of abusive behavior, a special meeting of Empower's membership may be called by the Board of Directors to determine whether a member perpetrating such behavior should be expelled from membership.
2. Both Empower representatives and the member, or his or her legal representative, must have a reasonable opportunity to present their case before a vote on expulsion may be held.
3. A member may be expelled only if at least two thirds of the Empower members in attendance at the special meeting vote for expulsion.