



DENIAL OF MEMBER SERVICES

In order to protect Empower Federal Credit Union and the assets of its members, the credit union has adopted and maintains a Denial of Member Services Policy. Under the Policy any member of the credit union who causes or makes known his or her intention to cause a loss, or who is determined to be abusive (under the credit union's separate Abusive Member Policy), may be denied services provided by the credit union. A broad description of what may be denied includes obtaining new credit, maintenance of deposit accounts, and the provision of customary member services.

A member who addresses the loss in a manner Empower FCU management determines is in the best interest of the credit union may not be subject to the Policy.

The Policy does not affect a member's right to vote at annual or special membership meetings, the member's right to receive dividends or his or her right to maintain a par value share account.