



# DENIAL OF SERVICES

## DENIAL OF SERVICES POLICY

### CAUSE A FINANCIAL LOSS

It is the policy of Union Square Credit Union to deny services to any member who has caused the Credit Union a loss through failure to repay a debt or otherwise. In the event that any member of Union Square Credit Union causes, or makes known his or her intention to cause a financial loss to the Credit Union, whether by way of loan default, bankruptcy discharge, account overdraft or otherwise, or should a member take any action that would render all or part of his or her obligations owing to the credit union unenforceable, it is the policy of Union Square Credit Union to withhold credit union services to that member.

### ADDITIONAL ACTIONS

The Credit Union may refuse to permit a 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 if a member is inappropriate, verbally abusive or physically abusive to a Credit Union employee or other members. Whether verbal abuse, physical abuse or inappropriate behavior has occurred will be determined at the sole discretion of the Credit Union and the Credit Union's management. The following provisions may cause denial of some or all Credit Union Services:

1. **Activity.** Conducting or attempting to conduct or engage in any fraudulent, illegal, dishonest or deceptive activity of any kind involving employees or Credit Union services.
2. **Management of Funds.** Appropriation or misappropriation of Credit Union funds, property or other material proprietary to Credit Union.
3. **Conduct.** Any type of abusive, disruptive, or harassing conduct deemed inappropriate by Union Square Credit Union management.

Union Square Credit Union will notify a member who violated the policy of the Credit Union's decision to limit services to 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, Union Square Credit Union's policy will be implemented.



## CREDIT UNION SERVICES

Credit union services applicable to restriction include but are not limited to;

1. Share draft accounts
2. Money market accounts
3. Time deposits
4. Check cashing privileges
5. Debit card
6. Online banking
7. Mobile banking
8. Remote Deposit Capture, and
9. ATM availability