



EXPULSION AND LIMITATION OF SERVICES

EXPULSION AND LIMITATION OF SERVICES POLICY

CAUSE A FINANCIAL LOSS

Union Square Credit Union's policy is to withhold services to any member who has caused the Credit Union a loss through failure to repay a debt or otherwise. In the event any member 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, the Credit Union may withhold credit union services to that member.

ADDITIONAL ACTIONS

The Credit Union may refuse to permit a member onto Credit Union premises and restrict certain services' availability to limit personal contact with employees or members if a member's behavior is inappropriate or otherwise disruptive to Credit Union operations. Any suspension or limitation of service is subject to the discretion of appropriate management personnel. The following provisions may cause a denial of some or all Credit Union Services:

- A. Having an account closed due to abuse of negligent behavior;
- B. Having caused a financial loss to the Credit Union;
- C. Any violent, belligerent, disruptive, illegal, or abusive activities including intimidation, threats, physical and verbal abuse, and harassment while on-premises and through use of telephone, mail, email, or other electronic methods;
- D. Causing or threatening to damage or the unauthorized use or access of Credit Union property;
- E. Knowingly disseminating incorrect, misleading, confidential, or proprietary information regarding the Credit Union; or
- F. Any actions that may cause a material risk or financial harm to the Credit Union.



Union Square Credit Union will notify a member who violated the policy of limiting services to the member. The Credit Union may provide the member with the opportunity (as deemed appropriate by Management) to indicate their desire to cease the abusive or inappropriate behavior and treat Credit Union employees or other members with respect. After such notice, if the member continues his or her actions, the Credit Union will implement the policy.

CREDIT UNION SERVICES

1. Credit Union services applicable to limitations include but are not limited to;

A. Checking accounts

B. Money market accounts

C. Share Certificates (CDs)

D. Check cashing privileges

E. Debit card

F. Online banking

G. Mobile banking

H. Remote Deposit Capture

I. ATM availability

J. Teller services