



Owned by:	VP, Retail	Date Created:	11/5/2021
Reviewed by:	Executive Team	Last Revision Date:	1/21/2022
Approved by:	Board of Directors	Last Board Approval:	1/27/2022
Reference:	USSFCU Bylaws - Article III Section 3; Federal Credit Union Act 1764(a) & (b)	Page:	Page 1 of 3

1. Purpose

The purpose of this policy is to establish standards regarding member conduct and to protect those who work on behalf of United States Senate Federal USSFCU (USSFCU) from abusive members or other negative activity.

2. Scope

This policy applies to all members and employees of USSFCU.

3. Definitions

Disruptive or Abusive Conduct - includes, but is not limited to, any of the following conduct:

1. Any type of harassment, including age, sexual, ethnic or racial harassment;
2. Making racial or ethnic slurs;
3. Making unwanted and/or non-reciprocated sexual flirtations, advances or propositions;
4. Engaging in verbal abuse of a sexual, racial, or ethnic nature;
5. Making graphic or degrading comments about an individual or their appearance;
6. Displaying sexually suggestive objects or pictures;
7. Engaging in offensive or abusive physical contact;
8. Violence, intimidation, threats, harassment, or physical or verbal abuse of duly elected or appointed officials of USSFCU, members, or agents of USSFCU. This includes actions while on USSFCU premises and through use of telephone, mail, email or other electronic method; and
9. Knowingly disseminating incorrect, misleading, confidential, or proprietary information regarding USSFCU.

Financial Loss – occurs when USSFCU writes off as uncollectible, any money which the member owes, for whatever reason, to USSFCU.

Member in Good Standing – is a member who:

1. maintains at least the minimum share of \$5;
2. who is not significantly delinquent on any USSFCU loan;
3. who has not had any account with USSFCU closed due to abuse or negligent behavior;
4. who has not caused a Financial Loss to USSFCU; and
5. who has not engaged in violent, belligerent, Disruptive, or Abusive Conduct.

Member Services – any products or services provided, sponsored, or made available to USSFCU members by USSFCU.

4. Policy Statement

4.1 – INTRODUCTION

As USSFCU greatly values its employees and strives to create and maintain a workplace free from unacceptable conduct from any source, this policy establishes expectations and guidelines in connection to the limitation or termination of services for a member who is “not in good standing”.



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4.2 – ACTIONS TAKEN AGAINST ANY MEMBER “NOT IN GOOD STANDING”

In the event that any member or non-member is found to no longer be a member in good standing, the VP Retail, is authorized to limit the services made available to said individual. These actions shall also apply to any person who has access to USSFCU services either directly or indirectly through a member whom is considered to be “not in good standing”.

Any or all of the following actions may be imposed against an individual who is deemed to be “not in good standing”:

1. Denial of all services other than the right to maintain a share account and the right to vote at annual and special meetings;
2. Preclusion from personal contact with USSFCU employees or volunteers such that USSFCU services may be available only through written communication through the U.S. mail, online banking, touch-tone telephone banking, or other remote access device designated by the VP Member Services;
3. Preclusion from access to USSFCU premises (if needed, a no trespass order will be obtained from local authorities);
4. Preclusion from access to USSFCU through shared-branching and revoking all shared branching privileges;
5. Taking any other action deemed appropriate under the circumstances that is not precluded by the Federal Credit Union Act, NCUA Rules and Regulations, USSFCU’s bylaws or other applicable federal or state law.

In cases of continued abusive conduct or an extremely abusive incident, a member’s membership with USSFCU may be terminated.

Notice of Action

In the event of a determination that a member has had services restricted, USSFCU will notify the member of the restriction or termination thirty (30) days prior to enforcement of such action. In the event of suspected fraud, negative balance or loss, the account may be immediately frozen or terminated and then notified of the basis for the restriction or termination of their account(s).

4.3 – TERMINATION OF MEMBERSHIP

Expulsion from Membership

Upon approval by the Board of Directors at a regular or special meeting, a member may have their membership terminated. Any such member shall have no further entitlement to any rights to or benefits from USSFCU membership and all accounts will be closed.

4.4 – MEMBER APPEAL PROCESS

A member may appeal any restriction placed on member services by submitting a written request to USSFCU’s Supervisory Committee with details explaining why such restriction should not be implemented. The Supervisory Committee will review and notify the member within thirty (30) days with an explanation why the action will remain in force or what, if any, services may be restored. Members that have their membership terminated following a vote by the Board of Directors do not have a right to appeal..



**UNITED STATES
SENATE FEDERAL
CREDIT UNION**

BRD-00045 –Member Conduct Policy

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5. Revision History

Date	Revision	Requested By
11/5/2021	New Policy	Chief Risk Management Officer, SVP Human Resources & Training, VP Member Services
1/21/2022	Minor grammatical edits	Board of Directors