

Denial of Membership Benefits Policy

TruGrocer Federal Credit Union

February 5, 1993

Reviewed July 1997 and April 2000 – No Changes

Updated December 2000

Reviewed April 2004 – No Changes Made

Reviewed June 2007 – Housekeeping Changes

Reviewed August 2009 and July 2012 – No Changes Made

Updated January 30, 2017

Policy Statement

TruGrocer Federal Credit Union values its members, staff, volunteers and vendors. Occasionally, a person may join the Credit Union that engages in unacceptable behavior, putting a burden on employees, staff, volunteers and vendors and hindering the Credit Union's ability to fulfill its goals and objectives.

- If a member harasses, threatens or behaves inappropriately toward Credit Union staff, volunteers, vendors or other members, it creates an unacceptable environment and harms the Credit Union;
- If a member presents counterfeit items, commits fraud, kites checks, engages in any activity that has harmed and/or will harm the Credit Union, or engages in suspicious transactions or activity, the member harms the Credit Union; and
- If a member's actions or transactions cause the Credit Union a monetary loss, or causes the Credit Union to waste its resources, said actions harm the Credit Union.

Purpose of Policy

To advise members of actions which may negatively affect their membership in the Credit Union and cause their Credit Union services to be suspended.

Policies

It is the policy of TruGrocer Federal Credit Union to suspend services of any member who does any of the following:

- A. Harasses, threatens or behaves inappropriately towards Credit Union staff, volunteers, vendors or other members.
- B. Causes a loss to the Credit Union.

- C. Presents counterfeit items, commits fraud, engages in kiting types of transactions, engages in any activity that harms the Credit Union.
- D. Engages in suspicious transactions.
- E. If a member's services are suspended, the member will still have the right to maintain a basic share account, unless the individual chooses to voluntarily close the account and/or voluntarily withdraws from membership and/or is expelled as a member in a manner permitted by law.
- F. Members who have lost the right to use Credit Union services continue to have the right to vote at any regular or special meeting of the membership.
- G. Notice of this policy shall be given in writing to each member as soon as a determination has been made by the Board of Directors, or their designated officer, that a member will have their services suspended.
- H. TruGrocer will post this policy on the TruGrocer website.