



## **ABUSIVE MEMBER POLICY**

### **Purpose**

The purpose of this policy is to protect the employees and members of the Prince George's Community Federal Credit Union (the "Credit Union") from abusive members. This policy is not enacted to restrict the rights or freedoms of anyone, but rather to address certain unacceptable conduct in order to assure the rights and protection of the Credit Union's employees and its general membership.

The Board of Directors believes that all members and employees should be able to conduct business without fear of harassment or abusive conduct as a result of their membership or employment with the Credit Union. The Board of Directors recognizes that the Credit Union's outstanding reputation is due in part to the loyalty, commitment, and continued efforts of its employees. The Board is committed to treating the employees of the Credit Union with the respect they deserve and is committed to endeavoring to maintain a work place free from any type of abuse.

In the event that any member of the Credit Union shall engage in any type of abusive conduct, the President/CEO or his or her designee, on behalf of the Board and in the President/CEO's or his or her designee's sole discretion, is hereby authorized to impose sanctions against any member who engages in any type of abusive conduct.

### **ABUSIVE CONDUCT**

For purposes of the policy, "abusive conduct" includes, but is not limited to, any of the following conduct:

1. Any type of harassment, including sexual, ethnic, or racial harassment
2. Making racial or ethnic slurs
3. Engaging in sexual conduct on Credit Union premises
4. Making sexual overtures
5. Making sexual flirtations, advances or propositions
6. Engaging in verbal abuse of a sexual, racial or ethnic nature
7. Making graphic or degrading comments about an individual or his or her appearance
8. Displaying sexually suggestive objects or pictures
9. Engaging in offensive or abusive physical contact
10. Making false, vicious or malicious statements about any Credit Union employee or the Credit Union and its services, operations, policies, practices, or management

11. Using profane, abusive, intimidating, or threatening language towards Credit Union employees or fellow members.
12. Attempting to coerce or interfere with Credit Union employees in the performance of their duties at any time
13. Conducting or attempting to conduct or engage in any fraudulent, dishonest or deceptive activity of any kind involving Credit Union employees or Credit Union services
14. Any posting, defacing, or removing of notices or signs on Credit Union premises
15. Writing on Credit Union bulletin boards without management authorization
16. Damaging or defacing any Credit Union property
17. Appropriation or misappropriation of Credit Union funds, property, or other material proprietary to the Credit Union
18. Immoral conduct or indecency on Credit Union premises
19. Deliberate or repeated violations of security procedures or safety rules
20. Possession, use of or being under the influence of drugs or alcoholic substances on Credit Union premises
21. Fighting
22. Possession of weapons of any kind while on Credit Union premises (other than personnel licensed by state/federal to carry concealed weapons).

### **ABUSIVE MEMBER SANCTIONS**

In that regard, any or all of the following sanctions may be imposed against a member who has engaged in abusive conduct:

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. Denial of services which involve personal contact with Credit Union employees
3. Denial of access to the Credit Union premises
4. Taking any other action deemed necessary under the circumstances that is not expressly precluded by the Federal Credit Union Act, the National Credit Union Administration Rules and Regulations, or the Credit Union's Bylaws.