

## Denial of Services Policy

### Purpose

A Denial of Services policy will increase our ability to protect our membership against financial losses, including excessive legal and/or frivolously incurred expenses, property damage and possible abuse against our employees, volunteers, members and/or others involved in Credit Union business. Within this policy, Star One employees, volunteers, members and/or others related to Credit Union business will be referred to as 'aforementioned individuals'. The addition of a member conduct provision in the Denial of Services Policy is to protect the aforementioned individuals from abusive members or their agents. The word 'member' will heretofore be defined as a member or their agent.

This policy is not enacted to restrict the rights of the membership, but rather to address certain unacceptable conduct in order to assure the rights and protection of the aforementioned individuals. Further, this policy is not enacted to limit or restrict Star One from exercising its rights under our by-laws in Section 305 Inactive Members or Section 306 Expulsion of Member, as applicable.

### General

The Board authorizes Credit Union senior management to deny basic financial services and access to Credit Union facilities or events for reasons related to: (1) a member's abusive or threatening behavior to aforementioned individuals; (2) causing the Credit Union a loss or frivolous expense; (3) intentionally or otherwise perpetrating real or potential fraud on the Credit Union; or (4) any other reason that poses a safety or soundness threat to the Credit Union. A member may be denied any and all services offered by the Credit Union and such services may be terminated upon notification to the member. The member may be denied access to any Credit Union facility or event upon oral or written notice to them. A member shall have the right to maintain a savings (share) account and the right to vote.

### Notification of Denial of Services

Once Credit Union senior management has determined that a member shall be denied services, the Credit Union will notify the member in writing or verbally of the denial of services and the reason(s) upon which the denial is based. Upon request, the Credit Union will allow a member to request from the Investment Committee a reinstatement of services.

Note: Special consideration may be approved for a waiver of the Denial of Services policy by the Investment Committee for members who have caused a loss but have been approved by the Committee for loan modifications under the Member Mortgage Assistance Program.

### Reinstatement & Appeal

A member seeking reinstatement of services must notify the Credit Union Investment Committee in writing of the reasons for their request. Such a request may, at the discretion of the Committee, be supplemented by testimony either in person or in writing and will be considered by the Committee. If

necessary a member may request a final review by the Board of Directors. Decisions made by the Board will be final and will be recorded in the Credit Union's records.

### **Abusive and Threatening Behavior**

If a member verbally or physically threatens an aforementioned individual, such misconduct will be considered unacceptable. Such behavior and conduct by a member may result in closure of respective Credit Union accounts and services and/or physical removal from a facility or event. Additionally senior management may consider the need to seek a restraining order and/or commence membership expulsion procedures.

Star One may provide the member with the opportunity (as deemed appropriate by senior management) to cease the harassing behavior and to treat aforementioned individuals with respect. If the member continues his/her verbal or physical abuse and/or harassment of the aforementioned individuals, senior management may seek a legal restraining order. The member's name may be placed on a recommended list for expulsion, and such list will be provided to the Board of Directors.

### **Notification to Members of Denial of Service Policy**

The Credit Union shall notify all members of the Denial of Services Policy by providing the Policy at all facilities as well as providing a copy of the Policy to members upon request.

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