

The purpose of this policy is to protect the employees, volunteers and members of Parishioners Federal Credit Union (the "Credit Union") from abusive members. This policy is enacted to address standards of member conduct in order to assure the rights and protection of the Credit Union's employees, volunteers and members.

The Credit Union's outstanding reputation is due in large part to the loyalty, commitment and continued efforts of its employees, volunteers and members. The Credit Union is committed to treating its employees, volunteers and members with the respect they deserve and is committed to maintaining a work place free from unacceptable conduct from any source.

In the event that any member or non-member engages in any type of abusive conduct towards a Credit Union member or a Credit Union employee or volunteer engaged in Credit Union business, the CEO or his or her designee, is authorized to apply appropriate remedial measures against such individual.

In that regard, any or all of the following actions may be imposed against any individuals who have engaged in abusive conduct:

- Denial of all services other than the right to maintain a share account and the right to vote at annual meetings and at special meetings.
- Preclusion from personal contacts with Credit Union employees or volunteers.
- Preclusion from access to Credit Union premises.
- Taking any other action deemed appropriate under the circumstances that is not precluded by the National Credit Union Administration Rules and Regulations, the Credit Union's Bylaws or other applicable federal or state law.
- Threats of bodily harm, actual bodily harm, or any other illegal activity against any Credit Union employee, volunteer or other member will be reported to appropriate local, state or federal authorities. Additionally, the Credit Union at its discretion may seek a restraining order.
- In the cases of continued abusive behavior or an extremely abusive incident, a member shall be subject to removal from membership at a special meeting of the members or at the next annual meeting of the membership.

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

- Any threats of or actual bodily harm or illegal activity against another member or an employee or volunteer engaged in Credit Union business.
- Any type of harassment, including age, sexual, ethnic, or racial harassment; making racial or ethnic slurs, engaging in sexual conduct; making sexual overtures.
- Inappropriate touching.
- Making sexual flirtations, advances or propositions; engaging in verbal abuse of a sexual, racial or ethnic nature; making graphic or degrading comments about an individual or his or her appearance.

- Displaying sexually suggestive objects or pictures.
- Fighting, kicking or other physical harm or attempted harm towards a Credit Union member, employee or volunteer engaged in Credit Union business.
- Engaging in offensive or abusive physical contact.
- Making false, vicious or malicious statements about any Credit Union employee or volunteer or the Credit Union and its services, operations, policies, practices, or management.
- Cursing or other abusive or vulgar language directed towards a Credit Union member, employee or volunteer engaged in Credit Union business.
- Using profane, abusive, inappropriate, intimidating, or threatening language.
- Bringing or possessing firearms or weapons or any hazardous or dangerous device on Credit Union premises or at a Credit Union function.
- Possession, sale, use or being under the influence of an unlawful or unauthorized alcoholic substance on Credit Union premises or at a Credit Union function.
- Attempting to coerce or interfere with a Credit Union employee or volunteer in the performance of their duties at any time.
- Uncivil conduct or failure to maintain satisfactory working relationships with other members, employees and volunteers at the Credit Union.
- Non-stop phone calls or any phone threats to Credit Union employee or volunteer of the Credit Union.
- Voice or video recordings by cell phone or other means in order to “bait” employees for disparaging purposes on social media.
- 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.
- Any posting, defacing, or removing notices or signs on Credit Union premises; writing on Credit Union bulletin boards without management authorization.
- Appropriation or misappropriation of Credit Union funds, property or other material proprietary to the Credit Union; immoral conduct or indecency on Credit Union premises.
- Deliberate or repeated violations of security procedures or safety rules.
- Any other act which endangers the safety, health or well-being of another person or which is of sufficient magnitude that causes disruption of business at the Credit Union.
- Any activity deemed by the Credit Union as account abuse.