

MEMBER CONDUCT POLICY

The purpose of this policy is to protect the employees, volunteers and members of Alabama Teachers Credit Union (the "Credit Union") from abusive members. This policy is enacted to address standards of member conduct in order to ensure the safety, rights and protection of all Credit Union employees, volunteers, members and other persons who may be affected by abusive conduct.

The Credit Union's 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, members and others 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 person or entity engages in any type of abusive conduct towards the Credit Union; 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 measures against such individual.

Without limiting the acts or actions that the Credit Union may take, but to illustrate the possible actions that may be taken, one or all of the following actions may be imposed against any individuals who have engaged in abusive conduct:

- Denial of services
- Closure of accounts / services
- Preclusion from personal contacts with Credit Union employees or volunteers such that Credit Union services may be available only by remote means.
- Preclusion from access to Credit Union premises; or other premises as may apply to the Credit Union's business.
- Taking any other action deemed appropriate under the circumstances.
- Reports may be made to appropriate local, state or federal authorities where threats of bodily harm, actual bodily harm, or any illegal activity against any Credit Union employee, volunteer, member or other person have taken place. Additionally, the Credit Union at its discretion may seek a restraining order and/or take any other actions it deems appropriate.
- In the cases where the Credit Union deems such actions appropriate; or in cases of continued abusive conduct or a single extremely abusive incident, as determined by the Credit Union, member shall be subject to immediate removal from 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 form of action that may constitute harassment. For example:
 - 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. For example:
 - 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. For example:
 - 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.
- 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.

This list is not comprehensive and is used only as an illustration of types of behavior that may be viewed as "abusive" by the Credit Union. Any other conduct which warrants termination or limitation of services in accordance with the membership agreement and disclosures governing any account or services may result in application of this Policy.

Social Channel Responsibility

Members are encouraged to engage and dialogue with Alabama Teachers Credit Union via our online social channels on Facebook, Twitter, Instagram and YouTube. We may also employ other social channels in the future. Members have a responsibility to keep the conversations in these public forums free of inappropriate language, terms and subjects. They also have a responsibility to avoid derogatory or defamatory statements or claims. Alabama Teachers Credit Union reserves the right, at its discretion, to remove any post or comments that it deems in violation of these standards.