



Denial of Services Policy

Effective: **August 2013**

Purpose of Policy:

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, Gulf Winds' 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.

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 of the denial of services and the reason(s) upon which the denial is based.

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.

Gulf Winds 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.

Notice to Current Members: The denial of services policy will be communicated to all members.

Notice to New Members: The denial of services policy will be communicated to new members at the time of application, as of the date of mailing the notice to current members.

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