

AFGM ENTERPRISES FEDERAL CREDIT UNION— **MEMBERSHIP EXPULSION AND/OR SERVICE LIMITATION**

This policy outlines the various actions, up to and including expulsion from membership, which AFGM Enterprises FCU may take in response to behavior that is illegal, threatening, abusive, or otherwise disruptive to Credit Union operations, and/or any activity that causes a financial loss, is associated with fraud, and/or increased reputational or regulatory compliance risk to the Credit Union. Any suspension or limitation of service is subject to the discretion of appropriate management personnel. This policy is not enacted to restrict the rights of membership, but rather to address certain unacceptable conduct and protect the Credit Union's members, employees and property.

CRITERIA FOR LIMITING SERVICES

All members are entitled to maintain a single share (defined as the par value share or membership share) in the Credit Union and are eligible to attend, participate and vote at the annual and special meetings of the members and maintain a share account. No other access to products, services, or facilities is a right of membership. All such access may be reduced or limited at the discretion of the Credit Union.

REASONS FOR EXPULSION OF MEMBERSHIP

Does not maintain at least their minimum share for an extended period, as defined within the Credit Union's bylaws

Has had any account with the Credit Union closed due to abuse or negligent behavior

Has caused a financial loss to the Credit Union

Has engaged in violent, belligerent, disruptive, or abusive activities such as violence, intimidation, threats, harassment, or physical or verbal abuse to officials or employees of the Credit Union, members, or agents of the Credit Union. This includes actions while on Credit Union premises and through use of telephone, mail, email or other electronic method.

Has caused or threatened damage to Credit Union property.

Has knowingly disseminated incorrect, misleading, confidential, or proprietary information regarding the Credit Union

LIMITING SERVICES

The Credit Union may limit services for any member that is not in good standing. Violent, belligerent, disruptive, abusive, or fraudulent activities that occur will be determined in the sole discretion of the Credit Union's Management.

MEMBER NOTIFICATION

The Credit Union will notify the member of what accounts or services have been discontinued.

NOTIFICATION TO MEMBERS OF EXPULSION POLICY

A copy of the expulsion policy will be displayed in the Credit Union Lobby, and put on the Credit Union's website.

All new members will be provided with a copy of the policy.

MEMBERS LIABILITY

Expelled members shall continue to be liable to the Credit Union for any outstanding amounts owed to the Credit Union.

BOARD APPROVED--- MARCH 2024