

ABUSIVE CONDUCT POLICY

STATEMENT OF PURPOSE

The purpose of this policy is to protect the employees and members of SPIRE Credit Union ("SPIRE") from abusive conduct of members or other persons. This policy is not enacted to restrict the rights and freedoms of anyone, but rather to address certain unacceptable conduct to assure the rights and protections of SPIRE's employees and members.

SPIRE recognizes that the Credit Union's reputation is due in large part to the loyalty, commitment and continued efforts of its employees. SPIRE is committed to treating the employees of the Credit Union with the respect they deserve and to maintain a workplace free from any type of abuse.

ABUSIVE CONDUCT

Abusive conduct which involves or affects SPIRE, its employees, property, business or other members, will not be tolerated. This policy is intended to cover any type of abusive conduct on Credit Union property, premises and at SPIRE-sanctioned events (i.e. annual or special meetings). Threats of any nature may be reported to the local authorities.

For the purpose of this policy, "abusive conduct" includes, but is not limited to:

1. Any acts or threats of violence including any conduct which is sufficiently severe, offensive, or intimidating so as to alter the business conditions at SPIRE or to create a hostile or intimidating environment for one or more of the Credit Union's employees, volunteers or members.
2. Criminal acts resulting in the conviction of a member arising out of or related to transactions or contacts of the member with SPIRE that result in loss to SPIRE or adversely its business.
3. Any type of harassment, including age, sexual, ethnic or racial harassment, making racial or ethnic slurs, engaging in sexual conduct and/or making sexual overtures.
4. Making false, vicious, or malicious statements about SPIRE, its employees, services, operations, policies, practices or management.

EXAMPLES OF PROHIBITED CONDUCT

- Hitting or shoving an individual;
- Threatening to harm an individual or their family, friends, associates, or property;
- The intentional destruction or threat of destruction of SPIRE'S property;
- Harassing or threatening phone calls to SPIRE employees or other members;
- Harassing surveillance or stalking of SPIRE employees or other members;
- The suggestion or intimation that violence against SPIRE or its employees or members is appropriate or is being contemplated;
- Unauthorized possession or inappropriate use of firearms or weapons;
- Use of profanity to SPIRE staff or other members or volunteers;
- Repeated yelling or shouting that conveys hostile or intimidating tone or disrupts SPIRE facilities;
- Possession, use, or being under the influence of drugs or alcoholic substances on Credit Union premises;
- Making graphic or degrading comments about an individual or his or her appearance;
- Displaying sexually suggestive objects or pictures;

- Making sexual flirtations, advances or propositions; engaging in verbal abuse of a sexual, racial, or ethnic nature
- Attempting to coerce or interfere with credit union employees in the performance of their duties at any time;

CONSEQUENCES OF PROHIBITED BEHAVIOR

If a member of the Credit Union or any other person engages in any type of abusive conduct on Credit Union property, premises or at SPIRE-sanctioned events, SPIRE is authorized to impose sanctions against such member or other person.

Sanctions may include any or all of the following:

1. Denial of all Credit Union services other than the right to maintain one credit union share account and the right to vote at annual and special meetings.
2. Denial of Credit Union services which involve personal contact with SPIRE employees.
3. Denial of access to Credit Union property and premises.
4. Taking any other action deemed necessary under the circumstances that is not expressly precluded by account contract and member service agreement provisions, the Credit Union's bylaws, any state or federal law including, but not limited to, the Equal Credit Opportunity Act and NCUA Rules and Regulations.

If the conduct warrants limitation of services, the Board delegates the decision as to the course of action we will take to the VP or SVP of Relationship & Experience, the VP of Product & Online Services, the SVP Chief Operating Officer, the SVP Chief Marketing Officer or the SVP Chief Lending and Product Officer.

Abusive conduct may constitute cause pursuant to SPIRE's Expulsion Policy.

If it is deemed the actions warrant expulsion from membership including the regular share account and voting rights, the Board delegates this authority to the CEO or SVPs if the CEO is not present per the Member Expulsion Policy.

The limitations provided in this policy shall not prohibit a member from exercising their rights under federal and state law.

NOTICE AND PROCEDURE

If a member's conduct is deemed abusive under this policy, a letter will be sent from SPIRE to the member advising of the member's violation of this policy and notify the member of what sanctions have been imposed. If the sanction involves denial of Credit Union services which involve personal contact with SPIRE employees, the letter will advise the member that he/she is not to contact SPIRE in person again under any circumstances and that any direct, personal contact may lead to involvement with law enforcement. Direct contact is any "in person" or "voice to voice" contact.