



Honolulu Federal Credit Union

Conduct Policy

Revised: 05/18/2017

Approved: 03/28/2016

General Policy:

The Honolulu Federal Credit Union (HOCU) will protect its employees, volunteers, and members from abusive conduct by members and/or vendors that HOCU does business with. Executive Management, along with the Board of Directors, is committed to maintaining a work place free from abusive conduct.

All members and employees should be able to conduct business without fear of harassment or abusive conduct as a result of their membership or employment with HOCU.

This policy does not specifically address all forms of conduct that may be abusive or harassing. To the extent there is a conflict or ambiguity in questionable behavior or conduct, the credit union will determine if the conduct is severe or pervasive enough that it creates a hostile environment, unreasonably interferes with credit union operations, or is against credit union policy and/or federal, state or local laws and regulations. This determination will result in appropriate sanctions, if applicable.

This policy will be reviewed as needed.

Guidelines:

- 1. Authority** - The President/Chief Executive Officer (CEO), or his/her designee, on behalf of the Board of Directors, at the CEO's sole discretion, hereby authorize to impose sanctions against any member who engages in any type of abusive conduct.

Examples of Abusive Conduct - For purposes of this policy, "abusive conduct" includes, but is not limited to, any of the following conduct:

- Engaging in verbal or written abuse of a sexual; racial or ethnic nature;
- Engaging in sexual conduct;
- Sexual flirtation, overtures, advances or propositions;



- Displaying sexually aggressive objects or pictures;
- Making graphic or degrading comments about an individual or their appearance;
- Engaging in offensive, intimidating, or abusive physical contact (e.g., hitting, shoving);
- Displaying intentional and/or threatening behavior to destroy property
- Stalking
- Making false, vicious or malicious statements verbally, or in writing, about or any credit union employee, officer, or volunteer;
- Making false, vicious or malicious statements verbally, or in writing, about credit union services, operations, policies, practices, or management;
- Using profane, abusive, intimidating, or threatening language verbally, or in writing, in any form of media towards the credit union or any employee, officer, volunteer, or fellow member;
- Attempting to coerce or interfere with credit union employees in the performance of their duties at any time;
- 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 or information to its members;
- Any posting, defacing, or removing of notices or signs on credit union premises or on credit union's website;
- Vandalism on credit union's property
- Appropriation or misappropriation of credit union funds, property, or other material proprietary to credit union
- Immoral conduct or indecency on credit union premises or at credit union sponsored events;



- Deliberate or repeated violations of security procedures or safety rules;
- Possession, use or being under the influence of illegal substances on credit union premises;
- Fighting or possession of weapons or firearms of any kind on credit union premises or at credit union sponsored events;
- Threatening the safety of employees or members, directly or indirectly through inappropriate or criminal behavior

2. Restriction or Denial of Services – The following sanctions may be imposed against any member who engages in abusive conduct.

Examples of Restriction or Denial of Services:

- Denial or restriction of any and all credit union services other than the right to maintain a Regular Share account (minimum balance requirement must be met) and the right to vote at annual and special meetings as defined in the credit union's bylaws.
- Denial of services which involve personal contact with credit union employees.
- Denial of access to credit union premises, shared branch network, and revocation of shared branch privileges.
- Services to the applicable member shall be suspended on all additional joint accounts where the member is named as an account holder.
- All other services will be suspended including, but not limited to, ATM cards, debit cards, Shared Branching and the ability to obtain loans or advances on existing loans.
- Member's general check cashing rights shall be suspended and the member will only be allowed to deposit checks into their account, subject to Regulation CC.
- The credit union shall cease distribution of all marketing materials to the individual unless such distribution is necessary to comply with a law or regulation.



- Abusive behavioral conduct by a member may result in closure of credit union accounts, termination of services, and physical removal from a facility or event.
 - Recommendation of expulsion to the Board of Directors.
 - Taking any other action deemed necessary under the circumstances that is not expressly precluded by the Federal Credit Union Act, the National Credit Union Administration Rules and Regulations, the credit union bylaws, or other applicable law.
- 3. Notification** - Credit union services shall be denied or restricted upon written notice to the member.
- 4. Notification to Members of Policy** – The credit union shall notify all members of this policy and provide a copy of the policy to members upon request.
- 5. Notification to Board of Directors** – The President/CEO or his/her designee will notify the Board of Directors of the actions taken.