

**COASTAL COMMUNITY FEDERAL CREDIT UNION
BOARD POLICY
MEMBER CONDUCT**

The purpose of this policy is to protect the employees and members of Coastal Community Federal Credit Union (the "Credit Union") from members or other persons who engage in disruptive or abusive conduct as that term is defined in this policy. This policy is not enacted to restrict the rights or freedoms of any person, but rather to address certain unacceptable conduct in order to assure the rights and protection of the Credit Union's employees and general membership.

The Board of Directors believes that all members and employees should be able to conduct business without fear of harassment or without fear of disruptive or abusive conduct as a result of their membership or employment with the Credit Union. The Board of Directors recognizes that the Credit Union's outstanding reputation is due in large part to the loyalty of its members and the commitment and continued efforts of its employees. The Board is committed to treating the members and employees of the Credit Union with the respect they deserve and endeavors to maintain a work place free from disruptive or abusive conduct.

In the event that the President or his or her designee has determined in management's sole discretion that any member of the Credit Union has engaged in disruptive or abusive conduct, whether before or after this policy is adopted, the President or his or her designee, on behalf of the Board and in the President's or his or her designee's sole discretion, is hereby authorized to impose sanctions, immediately or otherwise, against any member or other person who engages in any such type of conduct. Any or all of the following sanctions may be imposed against a member or other person who has engaged in disruptive or abusive conduct:

1. Denial of all services other than the right to maintain a share account and the right to vote at annual and special meetings.
2. Denial of services that involve personal contact or telephone contact with Credit Union employees.
3. Denial of access to the Credit Union premises.
4. Temporary suspension and recommending expulsion to the Board of Directors.
5. 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, or the Credit Union's Bylaws.

For purposes of this policy, "disruptive or abusive conduct" includes but is not limited to any of the following conduct on Credit Union premises, online or on the telephone: Any type of harassment, including age, sexual, ethnic, or racial harassment; making racial or ethnic slurs, engaging in sexual conduct; making sexual overtures; 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; engaging in offensive or abusive physical contact; making false, vicious, or malicious statements about any Credit Union employee or the Credit Union and its services, operations, policies, practices, or management; using profanity; using offensive, abusive, intimidating, or threatening language towards Credit Union employees or fellow members;

attempting to coerce or interfere with Credit Union employees in the performance of their duties at any time; interfering with or attempting to interfere in any way with the Credit Union's delivery of services or information to its members; engaging in any conduct that interferes with or is disruptive in any way to the Credit Union's delivery of services or information to its members; engaging in any conduct that hinders, interferes with or is disruptive or offensive in any way to another member transacting business on Credit Union premises or is disruptive or offensive in any way to 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; any posting, defacing, or removing notices or signs on Credit Union premises or on the Credit Union website; 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; possession, use, or being under the influence of drugs or alcoholic substances on Credit Union premises; fighting or possession of weapons of any kind that are not expressly permitted by Credit Union policy on Credit Union premises; or any other conduct that hinders or is otherwise disruptive to Credit Union operations.

This policy will be reviewed periodically by the Board of Directors to determine if revisions are needed. The Board of Directors will receive an annual report by the President or his or her designee with regard to actions taken pursuant to this policy.