

ABUSIVE CONDUCT **POLICY**

TopLine Financial Credit Union has implemented this policy to address circumstances where a member or other person's conduct becomes abusive or otherwise harmful to the credit union or its employees. The purpose of this policy is to address certain unacceptable conduct and not to restrict the rights and freedoms of anyone.

Abusive Conduct

Abusive conduct which involves or affects TopLine, its employees, property, business or other members will not be tolerated. Any type of abusive conduct on credit union property, premises and at TopLine sanctioned events (i.e., annual or special meeting) is covered by this policy. Threats of any nature may be reported to local authorities.

Abusive conduct includes but is not limited to:

1. Any acts of threats of violence including any conduct which is sufficiently severe or offensive, or creates a hostile or intimidating environment that may alter the business conditions at TopLine or affects credit union employees, volunteers and/or members.
2. Criminal acts resulting in conviction of a member related to transactions or contacts of a TopLine member that results in a loss or adversely affects the business of the credit union.
3. Harassment of any type, including age, sexual, religious, political, ethnic or racial harassment or slurs, engaging in sexual conduct or making sexual overtures.
4. Making false, vicious or malicious statements about TopLine, its employees, volunteers, members, services, operations, policies, practices or management.

Prohibited Conduct (examples)

- Hitting, shoving or physical interaction with an individual
- Threatening harm to an individual or their family, friends, associates or property
- Intentional destruction or threat of destruction of TopLine property
- Harassing or threatening phone calls to TopLine members, TopLine employees or family, or TopLine volunteers
- Harassing surveillance or stalking Topline members, TopLine employees or family, or TopLine volunteers
- Suggestion or intimation that violence against TopLine, its employees, volunteers or members is appropriate or being contemplated
- Unauthorized possession or inappropriate use of firearms or weapons
- Use of profanity to TopLine employees, members or volunteers
- Repeated yelling or shouting that conveys hostile or intimidating tone or disrupts TopLine facilities
- Possession, use, of being under the influence of drugs or alcoholic substances on TopLine premises

- Making graphic or degrading comments about an individual or his or her appearance
- Displaying sexually suggestive objects or pictures, making sexual flirtations advance or propositions
- Engaging in verbal abuse
- 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 or prohibited conduct on credit union property, premises or TopLine sanctioned events, TopLine is authorized to impose sanctions against such member or other person.

Sanctions may include 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 or special meetings.
2. Denial of credit union services which involve personal contact with TopLine 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, TopLine 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 expulsion the Board delegates the decision as to the course of action to the CEO or designee.

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, TopLine will send a notice of intent to the member advising of the member's violation of this policy and notify the member of what sanctions have been imposed. The letter will advise the member that they may not have direct contact with TopLine under any circumstances and that any direct, personal contact may lead to involvement with law enforcement. Direct contact is defined as any in-person, voice to voice, voice mail, email or any form of electronic contact including social media posts, related social media comments or messages.