

LIMITATION OF SERVICES POLICY

TopLine Financial Credit Union has implemented this policy to address circumstances where a member is deemed “not in good standing” and seeks member services directly or indirectly through a TopLine account.

Member “Not in Good Standing”

A member is “not in good standing” with TopLine if any of the following apply:

1. The member fails to comply with the terms and conditions of any lawful obligation with TopLine and causes TopLine to suffer a financial loss.
2. The member is delinquent on any loan or other extension of credit beyond any grace period.
3. The member has an overdrawn savings or deposit account.
4. The member manipulates or otherwise uses TopLine services or products in continuance of an illegal or fraudulent purpose.
5. The member manipulates or otherwise abuses TopLine services or products to the detriment of TopLine’s membership.
6. The member engages in abusive conduct as defined by the TopLine Abusive Conduct Policy.
7. The member violates TopLine’s social media public comment and posting guidelines as stated in this policy or is the policy of the social media platform.

Member services includes any products or services provided by TopLine or made available to TopLine.

Financial loss occurs when TopLine is unable to collect and must ‘write off’ any monies which the member owes to TopLine. For loans, financial loss is defined as the principal amount owed and written off as uncollectible. For shares, financial loss is defined as the negative balance in the deposit account written off as uncollectible. Financial loss may also include any out-of-pocket costs or expenses incurred by TopLine as a direct result of a member’s violation of TopLine’s Abusive Conduct policy or any other TopLine policy, if there is a rational or logical relationship between the objectionable conduct, the costs and expenses incurred by TopLine and the limitation of services. A financial loss shall not be attributed to a member is if the loss is attributable to a case of identity theft.

TopLine does not discriminate against any views, but we reserve the right to delete any comment or post at any time on any of our social media channels. TopLine Financial Credit Union is a family-friendly institution and our social media channels reflect that. A comment or post will not be edited or modified to remove unacceptable content; the entire comment or post will simply be deleted.

Therefore, a comment or post will be deleted if it contains:

- Hate speech
- Profanity, obscenity, vulgarity or discriminatory content
- Nudity in profile pictures

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- Defamation to a person or people
- Name calling and/or personal attacks
- Spam, such as the comment posted repeatedly on a page by the same or different individuals
- Political campaigning or lobbying
- Religious Affiliation
- Content intended to sell a product or is off-topic
- Content that infringes on copyrights
- Content that is misleading or intending to spread false information/accusations
- Other content that TopLine deems inappropriate

All links posted as comments on TopLine posts will be reviewed and may be deleted.

Violators of these guidelines risk being blocked from TopLine social media channels and reported to the social media platform. TopLine will have the authority to decide if a post needs to be removed. Depending on the severity of the violation, TopLine may enact additional limitations of a member's access to TopLine products and services.

Limitation of Member Services

TopLine may take action to limit any or all of a member's access to TopLine's products and services. If the conduct warrants limitation of services, the Board delegates the decision as to the course of action to the CEO, and any position designated by the CEO.

In the event a TopLine member's services are limited pursuant to this policy, the member shall continue to have the right to maintain one credit union share and the right to vote at an annual or special meeting of the members.

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 services are limited pursuant to this policy, a letter will be sent from TopLine to the member advising the member of the limitations and the basis for the limitation. If all member's services are being limited, the letter shall inform the member that the member shall continue to have the right to maintain one credit union share and the right to vote at an annual or special meeting of the members. The letter shall be sent ten (10) days before imposing the limitations. In the event of suspected of ongoing fraud, negative balance or loss, the member's account may be immediately frozen and/or terminated and notification given.