

Member & Vendor - Code of Conduct Policy

General Statement:

The purpose of this Policy is to protect the Associates of Cherokee Strip Credit Union (“CSCU”) from potential, perceived, or actual abuse by Members and Vendors. This Policy is not enacted to restrict the rights or freedoms of anyone, but rather to address certain unacceptable conduct, in order to assure the rights of CSCU Associates are protected along with CSCU assets. The Board of Directors recognizes that the Credit Union’s outstanding reputation is due in large part to the loyalty, effort, and dedication of its Associates, and is committed to maintaining a workplace free from abuse.

Adverse Actions:

In the event that any Member or Vendor (or representative of same) shall engage in any type of actual or perceived abusive conduct or cause CSCU a financial loss, the CEO or their designee, acting on behalf of the Board and at the CEO or designee’s sole discretion, is hereby authorized to impose sanctions against any Member or Vendor who engages in any type of abusive conduct. In that regard, any or all of the following sanctions may be imposed against a Member or Vendor who has engaged in abusive conduct:

- For Members, denial of all services other than rights to maintain a Share account and vote at Member meetings
- For Members or Vendors, denial of all services that involve personal interactions or contact with Associates
- For Members or Vendors, denial of access to all Credit Union premises
- For Vendors, refusal to do additional business
- Reporting of threats or abusive conduct to local authorities
- Taking any action that the CEO or their designee deems necessary, which is not expressly prohibited by the Federal Credit Union Act, National Credit Union Association regulations, or CSCU Bylaws

In cases of continued abusive behavior, a Member may be removed from Membership by action of the Board of Directors, or by a 2/3 vote of the Membership as may be required by current law or regulation. Members causing the Credit Union a financial loss may also be expelled by the Board or CEO, including those with charged-off loans or deposits, unpaid fees, or found to have misrepresented themselves while doing business with CSCU.

Abusive Conduct:

For purposes of this Policy, abusive conduct includes, but is not limited to, the following:

- (1) Any type of harassment, including that based on race, religion, color, sex, age, national origin, handicap, veteran status, or any other federally-protected class
- (2) Making racial or ethnic slurs
- (3) Engaging in verbal abuse or profanity, including that of a sexual, racial, or ethnic nature
- (4) Engaging in sexual conduct, including making unwanted sexual overtures, flirtations, suggestions, advances, or propositions
- (5) Making graphic or degrading comments about an individual, or his/her appearance
- (6) Displaying sexually-suggestive objects or pictures
- (7) Engaging in loud, offensive, or abusive physical contact or comments, or threatening to do same if even in a joking manner
- (8) Making false, vicious, or malicious statements about any CSCU Associate or management
- (9) Making false, vicious, or malicious statements about CSCU or its services, operations, policies, or practices
- (10) Using profane, abusive, intimidating, loud, or threatening language towards CSCU Associates or other Members
- (11) Attempting to coerce or interfere with CSCU Associates in the performance of their duties at any time
- (12) Attempting to conduct or engage in fraudulent, dishonest, or deceptive activity of any kind involving CSCU or its Associates
- (13) Posting, defacing, or removing notices or signs on CSCU premises
- (14) Writing or posting on CSCU bulletin boards without express or advance permission of CSCU management
- (15) Appropriation or misappropriation of CSCU funds, property, or other proprietary materials
- (16) Immoral conduct or indecency on CSCU premises
- (17) Deliberate or repeated violations of security procedures or safety rules
- (18) Bringing weapons or firearms of any kind onto CSCU property, or inside CSCU facilities
- (19) Possession, use of, or perceived as being under the influence of drugs or alcoholic substances on CSCU premises

Board Review:

The Board may be briefed by Credit Union management, at their next regular meeting, regarding any adverse actions taken against a Member or Vendor under this Policy. At Board’s sole discretion, and only upon a written request by the Member or Vendor, may the latter be granted time with the Board or one of its Committees to discuss any adverse actions taken.