



Empeople Credit Union Member Expulsion Policy

It is the policy of Empeople Credit Union to reserve the right to expel from membership any member or entity that has caused the Credit Union a loss or engaged in actions that put Empeople Credit Union at risk of loss and/or liability. The Board of Directors delegates this responsibility to the President and/or CIO. Expulsion may result based upon losses and/or member actions as indicated below:

- Members who fail to pay amount due under a loan.
- Members who fail to provide collected funds to cover account withdrawals or personal drafts or checks.
- Members who fail to provide collected funds to cover Credit Union drafts/checks purchased by the member.
- Members who fail to pay fees or charges due to the Credit Union for any reason.
- Members who engage in check kiting, attempted or actual deposits of counterfeit checks or other non-negotiable items, external transfers between checking and/or savings accounts which result in overdrafts, attempted or actual theft of Credit Union or other member's funds or activities in which member illegally or fraudulently attempts to obtain funds not due the member.
- Members who are verbally and/or physically abusive or harassing to a Credit Union employee.
- Members who fail to protect blank personal checks and fail to secure and maintain accounts, cards, i.e. ATM, Debit, Credit, Personal Identification Numbers (PINs), passwords, pass codes and records.
- Members who have misrepresented information.
- Members who engage in fraudulent or criminal activity against the Credit Union.

Empeople Credit Union reserves the right to expel a member, for any other legitimate business reason, by majority vote of the Board of Directors or Executive Committee.