MEMBER AND VISITOR CONDUCT POLICY

I. PURPOSE

Suffolk Credit Union recognizes that the Credit Union's outstanding reputation is due in large part to the loyalty, commitment and continued effort of the Credit Union's employees and volunteers. In turn, the Credit Union is committed to maintaining and promoting a workplace free from any type of abuse.

II. POLICY

This policy is enacted to protect the employees and volunteers of the Credit Union and the Credit Union premises from physical, mental and verbal abuse on the part of any of its members or visitors while providing service to them.

III. IMPLEMENTATION

A. For purposes of this Member and Visitor Conduct Policy, the term "abusive conduct" shall include, but not be limited to the following conduct:

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/her appearance; displaying sexually suggestive objects or pictures; engaging in offensive or abusive physical contact; making false, vicious or malicious statements; using profane, abusive, intimidating or threatening language; attempting to coerce or interfere with 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; any posting, defacing or removing notices or signs on Credit Union premises; defacing Credit Union premises; 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 violations of security procedures or safety rules; possession, use or being under the influence of drugs or alcoholic substances on Credit Union premises; unauthorized possession of weapons of any kind on Credit Union premises; or any physical altercation on Credit Union premises.

B. In the event any one is deemed to have engaged in abusive conduct, the President/CEO or his designee shall have the authority to implement any or all of the following sanctions:

1) Issue a warning to the offending person that his or her conduct was abusive and that future like conduct may result in denial of services or other sanctions.

2) Denial of all services other than the right to maintain a share account and the right to vote at annual and special meetings.

3) Denial of services which involve personal contact with Credit Union employees.

4) Denial of access to Credit Union premises.

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, and the Credit Union's Bylaws.

Services are defined to include all credit union services other than a regular share account.

Copies of any warnings as indicated above will be forwarded to the AVP/Risk Management to be permanently maintained.

C. Reinstatement of services will be considered upon written request by the member, provided the member agrees to refrain from such behavior in the future.

D. Notice of this policy will be given to all members.