



Michigan State University Federal Credit Union Member Standing and Limitation of Services Guidelines

CRITERIA FOR LIMITING SERVICES. All members are entitled to maintain a savings account at the Credit Union and are eligible to attend, participate and vote at the annual and special meetings of the members. No other access to products, services, or facilities is a right of membership. All such access may be reduced or limited at the discretion of the Credit Union.

A. MEMBER IN GOOD STANDING. A member in good standing is a member who:

- i. Maintains at least their membership share, as defined within the Credit Union's bylaws;
- ii. Has not had any account with the Credit Union closed due to abuse or negligent behavior that has not already been rectified in a manner that is acceptable to the Credit Union;
- iii. Has not caused a financial loss to the Credit Union;
- iv. Has not engaged in violent, belligerent, disruptive, or abusive activities such as:
 1. Violence, intimidation, threats, harassment, or physical or verbal abuse of duly elected or appointed officials or employees of the Credit Union, members, or agents or occupants of the Credit Union. This includes actions while on Credit Union premises and through use of telephone, mail, email, chat, text, video or other electronic method;
 2. Causes or threatens damage to Credit Union property;
 3. Unauthorized use or access of Credit Union property;
 4. Knowingly disseminating incorrect, misleading, confidential, or proprietary information regarding the Credit Union; or
 5. Any actions that may cause material risk or financial harm to the Credit Union.
- v. The Credit Union knows or has reason to believe information on the account provided by the member is inaccurate or expired.

B. LIMITING SERVICES. The Credit Union may limit services for any member that is not in good standing. For violent, belligerent, disruptive, or abusive activities, the Credit Union will limit services when there is a logical relationship between the activities and the services to be suspended. For example, if a member is verbally or physically abusive to a Credit Union employee or other members, the Credit Union may refuse to permit the member onto the Credit Union premises and/or may further restrict the availability of certain services to limit personal contact with Credit Union employees or members. Whether violent, belligerent, disruptive, or abusive activities has occurred will be determined in the sole discretion of the Credit Union and Credit Union's Management.

C. MEMBER NOTIFICATION. The Credit Union will notify the member if accounts or services have been discontinued or restricted unless otherwise prevented from contacting the member by law or regulation.