

I. Expulsion Criteria

A. Expulsion may result based upon losses and/or member actions as provided below:

- i. Members who fail to pay amounts due under a loan. "Amounts due" include without limitation and/or restriction: principal, interest, fees and associated charges, financed insurance premiums, collection agency charges and/or attorney fees incurred in the collection of amounts due under note or guarantee, repossession process, collateral liquidation under a security agreement and/or obtainment of deficiency judgment.
- ii. Members who fail to provide collected funds to cover account withdrawals or personal drafts or checks.
- iii. Members who fail to provide collected funds to cover Credit Union drafts/checks purchased by the member.
- iv. Members who fail to pay fees or charges due Credit Union for any reason.
- v. 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.
- vi. Members who are verbally and/or physically abusive or harassing to a Credit Union employee and/or volunteer. This includes members who threaten staff who deny loan applications and/or other services, members who engage in inappropriate conduct or language directed at staff based upon sex, race, national origin, marital status, sexual orientation, physical and/or mental impairment, age, membership in the uniformed services or any similar or such activity whereas staff and/or volunteers are subjected to verbal or physical abuse or harassment. Determination of abuse or harassment will be at the sole discretion of the Credit Union and the Credit Union Management. Denial of use of Credit Union services and restriction of member access to Credit Union facilities under existing criminal trespass laws may occur prior to expulsion.
- vii. Members who fail to protect blank personal checks, as evidenced by repeated claims of lost checks and/or unauthorized transactions especially when suspected/identified forgeries are committed by persons living

within the member's household. Identifiable engagement in similar activities as a result of repeated failure to secure and maintain accounts, cards (i.e., ATM, Debit, Credit), Personal Identification Numbers (PINs), passwords, pass codes and records.

- viii. Members who engage in fraudulent or criminal activity against the Credit Union., i.e., falsified documents, provided fraudulent information on loan applications, account cards and associated documents or involved in any other account abuse.
- ix. Members who engage in conduct set forth in the Financial Institutions Article § 6-319 (a) (1), (2), (3) or (4).
- x. Members who have caused the Credit Union a loss, but have indicated to the Credit Union an intent to repay all or an agreed upon portion of that loss that is acceptable to the Credit Union at the discretion of Credit Union Management and/or pertinent Board approved committee who follow through and adhere to the repayment arrangements/agreement may not be subjected to service denial or expulsion.
- xi. Members who file bankruptcy, but sign an enforceable re-affirmation agreement or voluntarily make acceptable and agreed upon arrangements to repay all due amounts, that do not conflict with any court decree, may remain eligible for membership.
- xii. Members who has caused a loss (due to bankruptcy), but in the sole discretion of Credit Union Management or assigned committee of the Credit Union the loss is deemed unavoidable and the result of extraordinary hardship resulting from loss of job, serious family illness, marriage dissolution or immediate family death, may remain eligible for membership.