

First Central Credit Union

Denial of Services Policy

The benefits and privileges of membership in First Central Credit Union (FCCU) are reserved for those who properly use FCCU as a source of credit, a depository for their savings, and for other prudent purposes for which FCCU was established and who have not defaulted their FCCU obligations or otherwise been abusive. To curb abuses, reduce losses, and preserve the FCCU's ability to provide products and services to its members in good standing, this policy will address instances in which a member or other account party, including authorized signer, (a) defaults on an obligation to FCCU, (b) causes or makes known his or her intention to cause FCCU a financial loss, or (c) engages in conduct that FCCU determines to be abusive. For purposes of this policy, abusive conduct includes, without limitation, abusive conduct as defined in the Member Conduct Policy.

If any member of FCCU or joint account owner, borrower, or other account party (i) defaults on an obligation to us, including any FCCU loan, (ii) causes or makes known his or her intention to cause a financial loss, whether by way of default, delinquency, bankruptcy filing and/or discharge, account overdraft or otherwise, (iii) takes any action that would render all or a part of any obligation owing FCCU unenforceable, or (iv) is abusive in the conduct of his or her affairs as determined by FCCU in its sole discretion, it is the policy of FCCU to restrict or terminate FCCU services extended to that member and/or account party, including without limitation, the right to maintain certain accounts, computer, mobile, and telephone account access services, and ATM and debit card services. Any electronic access restrictions imposed under this policy may apply to all the member's or other party's accounts. All FCCU accounts, services, and privileges may be denied up to and including the right to maintain a share account and the right to vote at annual and special meetings. Members will be allowed to appeal to the Board of Directors. The President or his or her designee, in his or her sole discretion and on behalf of the Board, is authorized to enforce this policy.

This policy will be available to the membership on the credit union website. Any member may view the policy in its entirety during normal lobby hours. This policy will be reviewed periodically by the Board of Directors and may be amended from time to time. The Board of Directors will receive a monthly report prepared by the President or his or her designee regarding actions taken pursuant to this policy.