



Member Conduct Policy

Approved by Board of Directors on May 21, 2026

The purpose of this Policy is to protect the employees and members of A+ Federal Credit Union ("Credit Union") from members who engage in conduct that reflects a substantial or repeated disruption, including "dangerous or abusive behavior," to the operations of the Credit Union.

Dangerous or abusive behavior includes the following:

- (1) Violence, intimidation, physical threats, harassment, or physical or verbal abuse of officials or employees of the Credit Union, members, or agents of the Credit Union. This only includes:
 - (a) actions while on Credit Union premises or otherwise related to Credit Union activities, and through use of telephone, mail, email, or other electronic method;
 - (b) behavior that causes or threatens damage to Credit Union property; or
 - (c) unauthorized use or access of Credit Union property.

This Policy is enacted to address certain unacceptable conduct in order to ensure the rights and protection of Credit Union's employees and general membership. This Policy framework is adopted for those rare instances where conduct may be in question; thus, granting the Credit Union the opportunity to properly evaluate and respond accordingly.

The board of directors believes that all members and employees should be able to conduct business without fear of disruptive, dangerous, or abusive conduct or behavior as a result of their membership or employment with the Credit Union. The board of directors recognizes that the Credit Union's outstanding reputation is due in large part to the loyalty of its members and the commitment and continued efforts of its employees. The Board is committed to treating the members and employees of the Credit Union with the respect they deserve and endeavors to maintain a workplace free from disruptive, dangerous, or abusive conduct or behavior.

In the event that the CEO or his or her designee has determined in his or her sole discretion that any member, joint owner or other authorized party, i.e., agents, POA's, Trusts, representative payees, Deputies, or other authorized parties has engaged in disruptive, dangerous, or abusive conduct, whether before or after this policy is adopted, the CEO or his or her designee, on behalf of the Board and in the CEO's or his or her designee's sole discretion, is hereby authorized to impose sanctions against any member, joint owner, or other authorized party who engages in any such type of conduct or activity. Any or all of the following sanctions may be imposed against a member, joint owner, or other authorized party who has engaged in disruptive, dangerous or abusive conduct or behavior:

1. Restriction or denial of all services other than the right to maintain a share account and the right to attend, participate and vote at annual and special meetings.
2. Restriction or denial of services that involve personal contact or telephone contact with Credit Union employees.
3. Restriction or denial of access to the Credit Union premises.

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, or the Credit Union's Bylaws.

In the event of suspension of service, the member will be notified of the accounts or services that have been discontinued.

A member has the right to appeal the decision of a restriction or denial of service within 15 calendar days of notification in writing to the Supervisory Committee or its designee at the following address:

A+FCU
Attn: Supervisory Committee
P.O. Box 15102
Austin, TX 78761

A+FCU Supervisory Committee or its designee has up to 15 calendar days to evaluate and respond to the appeal. A review will be conducted by a party independent of individuals who were involved in the initial decision to restrict or deny services.

I. Safe Workplace Commitment

The Credit Union is committed to providing a safe environment for employees, members, and other visitors. In fostering this objective, the following applies:

- (1) No weapons on the premises except for law enforcement officials serving in their official capacities whose callings demand the bearing of arms.
- (2) No persons shall be entitled to carry any weapon of any kind inside of a Credit Union facility and will be required to leave the premises if identified as carrying a weapon.

A call to the police will be immediate if the person refuses to vacate the premises.

II. Reporting Potential Problems

It is everyone's business to prevent violence in the workplace. Each employee and member can help by reporting what takes place in the workplace, especially those matters that could indicate that a member or Credit Union employee is in trouble. Often, members may be in a better position than employees and management to recognize warning signs coming from other members or employees. Members are encouraged to report any incident that may involve a violation of our policies. Concerns may be presented to any employee of the Credit Union. Reports of incidents involving disruptive, dangerous, or abusive conduct or behavior will be maintained in a centralized file.

All reports will be investigated, and information will be kept confidential, except where there is a need to know in order to address a solution to the problem.

III. Policy Review and Reporting

This policy will be reviewed periodically by management to determine if revisions are needed. The board of directors will receive an annual report by the CEO's designee regarding member conduct violations and actions taken under this Policy.

IV. Retention and Audit

Tracking of behavior or conduct deemed as disruptive, dangerous, or abusive will be documented and maintained for a minimum of six (6) years. Adherence to this Policy will be evaluated periodically by Internal Audit.