

MEMBER CONDUCT POLICY

The Board of Directors recognizes that the Credit Union's outstanding reputation is due in large part to the loyalty, commitment and continued efforts of its employees. The Board is committed to treating the employees of the Credit Union with the respect they deserve and is committed to maintaining a work place free from any type of abuse. This policy is not enacted to restrict the rights or freedoms of anyone, but rather to address certain unacceptable conduct in order to assure the rights and protection of the Credit Union's employees.

In the event that any member of the Credit Union shall engage in any type of abusive conduct, the CEO or his/her designee, on behalf of the Board and in the CEO's or his/her designee's sole discretion is hereby authorized to impose sanctions against any member who engages in any type of abusive conduct.

In that regard, any or all of the following sanctions may be imposed against a member who has engaged in abusive conduct:

1. Denial of all services other than the right to maintain a share account and the right to vote at annual meetings and special meetings.
2. Denial of services that involve personal contact with Credit Union employees.
3. Denial of access to the Credit Union premises.
4. Taking any other action deemed necessary under the circumstances that is not expressly precluded by the Federal Credit Union Act, Florida State Statutes, NCUA Rules and Regulations, or the Credit Union's Bylaws.
5. Expulsion from membership following a vote of the membership at a special meeting.

For purposes of this policy, "abusive conduct" includes, but is not limited to, any of 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; advances or propositions; engaging in verbal abuse of a sexual, racial or ethnic nature; making graphic or degrading comments about an individual or his or her appearance; displaying sexually suggestive objects or pictures; conducting videotaping or photography of any kind of the inside or outside premises of a Credit Union property without express prior consent; engaging in offensive or abusive physical contact; making false, vicious or malicious statements about any Credit Union employee or the Credit Union and its services, operations, policies, practices, or management; using profane, abusive, intimidating, or threatening language towards Credit Union employees or fellow members; 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 involving Credit Union employees or Credit Union services; any posting, defacing, or removing notices or signs on Credit Union Premises; writing on Credit Union bulletin boards without management authorization; 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 or repeated violations of security procedures or safety rules; possession, use or being under the influence of drugs or alcoholic substances on Credit Union premises; or fighting or possession of weapons of any kind on Credit Union premises.

Threats of bodily harm or any other illegal activity against any Credit Union employee, volunteer or other member will be reported to appropriate federal, state and/or local authorities.

In the case of continued abusive behavior or an extremely abusive incident, a member shall be subject to expulsion from the Credit Union at a special meeting of the members or at the next annual meeting of the membership.

These limitations shall not prohibit a member from exercising his or her rights under federal or state law or regulation (e.g., Regulation "E" or Regulation "Z").

This policy shall be applied only to the action of members that occurs more than thirty (30) days after the adoption of the policy and notice to the membership through the credit union's Website.

MEMBER CONDUCT AND LIMITATION OF SERVICES

PURPOSE

The Board of Directors has determined that the privilege of Credit Union services available to members must be reserved for members who are in "good standing" with the Credit Union. This policy is enacted to address standards of member conduct in order to assure the rights and protection of the Credit Union's employees, volunteers and members.

The Credit Union's good reputation is due in large part to the loyalty, commitment and continued efforts of its employees, volunteers and members. The Credit Union is committed to treating its employees, volunteers and members with the respect they deserve and is committed to maintaining a work place free from unacceptable conduct from any source.

In the event that any member or non-member engages in any type of abusive conduct towards a Credit Union member or a Credit Union employee or volunteer engaged in Credit Union business, the CEO, or his or her designee, is authorized to apply appropriate remedial measures against such individual.

SCOPE

This policy shall extend to any member "not in good standing" who seeks member services whether directly or indirectly through a Credit Union account. This policy shall also apply to any person who has access to Credit Union services directly or indirectly through a member who is considered to be "not in good standing" with the Credit Union.

A member will not be considered to be "in good standing" with this Credit Union if:

- The member fails to comply with the terms and conditions of any lawful obligation with this Credit Union and causes the Credit Union to suffer a "monetary loss" as defined below;
- The member manipulates or otherwise abuses Credit Union services or products to the detriment of the Credit Union's membership; and/or
- The member engages in "abusive behavior," as defined below, or otherwise injures any person or damages any property while on Credit Union premises or at any Credit Union function.

300 South Plumosa Street Merritt Island, FL 32952

(continued next page)

321-455-9400 1-800-662-5257

launchfcu.com

go beyond

The determination of whether a member is in "good standing" with this Credit Union will be made at the sole discretion of the Senior Management of this Credit Union. Any member deemed to be "not in good standing" will be reported at the next regular board meeting.

DEFINITIONS

"Member services" are hereby defined as any products or services now or hereafter provided or sponsored by the Credit Union or otherwise made available to Credit Union members, which services shall include, but are not limited to: loans, deposit accounts, checking or share drafts, ATM services, online banking services, and other electronic fund transfer services.

A "monetary loss" to the Credit Union occurs when the Credit Union writes off as uncollectible any monies that the member owes, for whatever reason, to the Credit Union.

For loans: the monetary loss is defined as the principal amount of any monies owed and written off as uncollectible. The amount of the monetary loss does not include interest and expenses.

For shares: the monetary loss is defined as the negative balance in the share account written off as uncollectible.

"Abusive behavior" includes, but is not limited to, any of 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.
- Inappropriate touching.
- Making advances or propositions; engaging in verbal abuse of a sexual, racial or ethnic nature; making graphic or degrading comments about an individual or his or her appearance.
- Displaying sexually suggestive objects or pictures.
- Conducting videotaping or photography of any kind of the inside or outside premises of a Credit Union property without express prior consent.
- Fighting, kicking or other physical harm or attempted harm towards a Credit Union member, employee or volunteer engaged in Credit Union business. For example, engaging in offensive or abusive physical contact.
- Making false, vicious or malicious statements about any Credit Union employee or volunteer or the Credit Union and its services, operations, policies, practices, or management.
- Cursing or other abusive or vulgar language directed towards a Credit Union member, employee or volunteer engaged in Credit Union business.
- Using profane, abusive, intimidating or threatening language.
- Bringing or possessing firearms, weapons, or any hazardous or dangerous device on Credit Union premises or at a Credit Union function.
- Possession, sale, use or being under the influence of an unlawful or unauthorized substance on Credit Union premises or at a Credit Union function.
- Attempting to coerce or interfere with a Credit Union employee or volunteer in the performance of their duties at any time.
- Uncivil conduct or failure to maintain satisfactory or harmonious working relationships with other members, employees and volunteers at the Credit Union.
- Conducting or attempting to conduct or engage in any fraudulent, dishonest or deceptive activity of any kind involving Credit Union employees or Credit Union services.
- Any posting, defacing, or removing notices or signs on Credit Union premises; writing on Credit Union bulletin boards without management authorization.
- Inappropriate postings to proprietary social media (e.g., Launch Facebook, Twitter, etc.), that include discriminatory remarks, harassment, and threats of violence or unlawful conduct.
- 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 or repeated violations of security procedures or safety rules.
- Any other act which endangers the safety, health or well-being of another person or which is of sufficient magnitude that causes disruption of business at the Credit Union. This list is not exhaustive and is used only as an example of types of behavior that may be viewed as "abusive" by the Credit Union.