

Abusive Member Policy

The purpose of this policy is to protect the employees and members of Air Academy Federal Credit Union (AAFCU®) from abusive members. This policy is not put into place solely to restrict the rights and freedoms of any member or consumer, but to address unacceptable conduct in order to ensure the rights and protection of AAFCU employees and AAFCU members.

The management of AAFCU has the authority to sanction any member engaged in abusive actions. Abusive actions are defined as, but not limited to, threatening actions toward an employee, volunteer, or another member, or is engaged in account abuse and/or illegal activity. What constitutes “abusive or threatening” behavior is left to the discretion of senior management.

Abusive behavior may result in AAFCU imposing any or all of the following sanctions against a member:

- Denial of all services other than the right to maintain a share account and the right to vote at annual and/or special meetings;
- Denial of services which include any and all in-person contact with AAFCU employees;
- Denial of services which include any non in-person contact with AAFCU employees;
- Denial of access to credit union premises;
- Taking any other action deemed necessary under the circumstances that is not expressly precluded by the Federal Credit Union Act, applicable NCUA Rules and Regulations, or the bylaws of AAFCU.

Any threat made by a member to an AAFCU employee or to another AAFCU member, whether in jest or otherwise, will be reported to the local authorities. In extreme cases of abusive member behavior, the offending member will be brought before a vote of the membership in efforts to remove the member from all AAFCU membership rights.

For purposes of this policy, “abusive conduct” includes, but is not limited to the following:

All types of harassment, including age, sexual, ethnic, or racial, making racial or ethnic slurs, engaging in sexual conduct, making sexual overtures, making sexual flirtations, advances or propositions; engaging in verbal abuse; making graphic or degrading comments about an individual or their appearance; displaying suggestive objects or pictures; engaging in offensive or abusive physical conduct; making false, vicious or malicious statements about any AAFCU employee or AAFCU and their services, operations, policies, practices or management; using profane, abusive, intimidating or threatening language towards credit union employees or other members; making or suggesting threats of bodily harm or property damage toward any employee or their family; attempting to coerce or interfere with credit union employees in the performance of their duties; 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; and posting, defacing or removing notices or signs of AAFCU; appropriation or misappropriation of funds belonging to AAFCU, property or other material belonging to AAFCU; deliberate or repeated violations of security procedures or safety rules; possession, use or being under the influence of drugs or alcoholic substances on AAFCU premises; fighting or brandishing any type of weapon on AAFCU premises except for on-duty law enforcement officers.

This policy is derived from an NCUA Opinion Letter (ID 99-0435 Dated June 23, 1999) and backed by the Office of General Counsel.