

Limitation of Services Policy

Torrington Municipal & Teachers FCU is committed to treating its employees, volunteers, and members with respect and to maintaining a workplace free from abusive conduct. The Credit Union hereby adopts this Policy to address standards of member conduct and to protect its employees, volunteers, and members from abuse, harassment, and intimidation.

In the event that any member or non-member engages in any type of abusive conduct towards the Credit Union or a Credit Union employee, volunteer, or members, the CEO (or her designee) is authorized to apply appropriate remedial measures, in his/her sole discretion, against such individual. Any such remedial measure taken in response to abusive conduct shall be reported to the Board of Directors at the next regularly-scheduled meeting of the Board.

The remedial measures that may be imposed under this Policy shall comply with applicable law and may include the following:

1. Denial of services other than the right to maintain a share account and the right to vote at annual member meetings and special member meetings.
2. Preclusion from personal contacts with Credit Union employees or volunteers such that Credit Union services may be provided only by remote means and that communications may be limited to communication through the mail only.
3. Preclusion from access to Credit Union premises.
4. Taking any other action deemed appropriate under the circumstances that does not violate state or federal law.

Threats of bodily harm, actual bodily harm, or any other illegal activity against any Credit Union employee, volunteer, or member will be reported to appropriate local or federal authorities. The Credit Union reserves the right to seek a restraining order against any individual who violates this Policy as permissible under applicable law.

For the purposes of this Policy, "abusive conduct" shall include, but shall not be limited to, any of the following conduct:

1. Any threats of or actual bodily harm or illegal activity against another member or a Credit Union employee or volunteer.
2. Any form of action that may constitute harassment. For example:
 - a. Any type of harassment, including age, sexual, ethnic, or racial harassment; making racial or ethnic slurs; engaging in sexual conduct; making sexual overtures;
 - b. Inappropriate or unwanted touching;
 - c. Making sexual flirtations, 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;

- d. Displaying sexually suggestive objects or pictures.
3. Fighting, kicking, or other physical harm or attempted harm towards Credit Union members, employees, or volunteers.
4. Making false, vicious, or malicious statements about the Credit Union or its services, operations, policies, practices, or management, or any Credit Union employee, volunteer, or member.
5. Cursing or using other abusive, intimidating, profane, or vulgar language while on Credit Union premises or directed towards any Credit Union employee, volunteer, or member.
6. Bringing or possessing firearms or weapons of any type on Credit Union premises unless by law enforcement.
7. Possession, sale, or use of or being under the influence of an unlawful or unauthorized substance while on Credit Union premises.
8. Attempting to coerce or interfere with a Credit Union employee or volunteer in the performance of his/her duties at any time.
9. Engaging in immoral or uncivil conduct or failure to maintain business-like relationships with Credit Union employees and volunteers and other Credit Union members.
10. Conducting or attempting to conduct any fraudulent, dishonest, or deceptive activity of any kind involving the Credit Union.
11. Engaging in any activity that causes a monetary loss to the Credit Union.
12. Any posting, defacing, or removing of any notices or signs on the Credit Union premises.
13. Appropriation or misappropriation of Credit Union or member funds or property.
14. Any other act that endangers the safety, health, or wellbeing of any Credit Union employee, volunteer, or member or engaging in any other conduct that causes a disruption of business at the Credit Union.