



## **Member Standing and Limitation of Services Guidelines**

These Member Standing and Limitation of Services Guidelines are provided by Collegiate Credit Union (Collegiate CU, Collegiate), a tradename of Michigan State University Federal Credit Union (Credit Union), to you. Within this document, the words "we," "us," and "our" refer to the Credit Union. The word "member" or "members" refers to one or more members of the Credit Union.

**CRITERIA FOR LIMITING SERVICES.** All members are entitled to maintain a savings account with us and are eligible to attend, participate, and vote at the annual and special meetings of the members. No other access to products, services, or facilities is a right of membership. All such access may be reduced or limited in our sole discretion.

A. **MEMBER IN GOOD STANDING.** A member in good standing is a member who:

- i. Maintains at least their membership share, as defined within our bylaws;
- ii. Has not had any account with us closed due to abuse or negligent behavior that has not already been rectified in a manner that is acceptable to us;
- iii. Has not caused a financial loss to us;
- iv. Has not engaged in violent, belligerent, disruptive, or abusive activities such as:
  1. Violence, intimidation, threats, harassment, or physical or verbal abuse of our duly elected or appointed officials or our employees, members, or agents or occupants. This includes actions while on our premises and through use of telephone, mail, email, chat, text, video, or other electronic method;
  2. Causes or threatens damage to our property;
  3. Unauthorized use or access of our property;
  4. Knowingly disseminating incorrect, misleading, confidential, or proprietary information regarding us; or
  5. Any actions that may cause material risk or financial harm to us.
- v. We know or have reason to believe information on the account provided by the member is inaccurate or expired.

- B. **LIMITING SERVICES.** We may limit services for any member that is not in good standing. For violent, belligerent, disruptive, or abusive activities, we will limit services when there is a logical relationship between the activities and the services to be suspended. For example, if a member is verbally or physically abusive to one or more of our employees or members, we may refuse to permit the member onto our premises and/or may further restrict the availability of certain services to limit personal contact with our employees or members. Whether violent, belligerent, disruptive, or abusive activities has occurred will be determined in our sole discretion.
- C. **MEMBER NOTIFICATION.** We will notify the member if accounts or services have been discontinued or restricted unless otherwise prevented from contacting the member by law or regulation.