

# Member Bill of Rights and Conduct Policy

Credit Union members, as owners and members of their own financial institutions, have certain inalienable rights, including:

- The right to lifetime membership;
- The right to take pride in their credit union and the movement of which it's part;
- the right to cast equal votes with other members;
- The right to run for election on the credit union board and committees;
- The right to a fiscally sound, financially secure, and highly principled institution;
- The right to an organizational commitment to quality service and competitive prices;
- The right to respectful, courteous, and unbiased service;
- The right to truthful advertising and open disclosure of rates, risks, charges, obligations, terms and conditions;
- The right to responsible financial advice based exclusively on members' best interests;
- The right to complete confidentiality of all records and transactions;
- The right to timely response to loan requests, account problems, or suggestions;
- The right to recourse appeal and fair resolution of loan rejections and problems; and
- The right to timely notification and correction of credit union errors or inaccuracies.

## MEMBER CONDUCT POLICY

The Richmond Virginia Fire Police Credit Union has adopted a policy that ensures that employees (and members) are treated with respect in a secure workplace, free from any type of abuse. This policy

established rules regarding membership privileges and protects RVAFPCUI's employees from members who may be threatening or abusive. This is not to restrict member's rights or freedoms, but to address unacceptable conduct or behavior to assure the rights and protection of the Credit Union and its employees. Personal misconduct is defined as threats or acts of violence, harassment, intimidation and other disruptive or abusive behavior, directed toward any member, employee or visitor.

Privileges are defined as all RVAFPCUI's products, services, loans, access devices, etc. other than maintenance of regular share savings account. Any or all of the following sanctions may be imposed against a member who has engaged in personal misconduct: Denial of any and all privileges; Restriction of any further contact with RVAFPCUI to written communication; Any other action deemed necessary that is not expressly precluded by the Federal Credit Union Act, the NCUA and RVAFPCUI's Bylaws.

## **Bill of Rights**

As a member/owner of this credit union - a not-for-profit financial service cooperative - you are entitled to: Courteous & confidential service, Competitive loan & savings rates, Timely loan approvals, Timely & fair problem resolution, Truthful advertising & disclosure, Accurate consumer information, Voting rights, Qualified, elected board oversight, Professional management, and Responsive staff & volunteers.

We appreciate the privilege of serving you.

Thank you for being a credit union member.