

REALTORS® Federal Credit Union is committed to providing high quality and competitive products and services to its members. However, members who have caused a loss to the credit union or who have otherwise abused their membership privileges hamper or detract from the Credit Union's ability to ensure quality member service and competitive dividends and loan rates. The Federal Credit Union Act grants every credit union member two basic rights; the right to maintain a share account and the right to vote at annual and special meetings. However, a federal credit union may restrict the type and nature of services beyond those two fundamental rights.

Members in the following categories may have their services with the Credit Union restricted:

- Members who have caused a loss to the Credit Union due to a loan default, negative shares, bankruptcy, or fraudulent activity;
- Members who have not maintained their account(s) in accordance with the Credit Union's account agreements or within normal financial institution practices;
- Members who have been abusive to a staff member or volunteer; and
- Members who have committed (or attempted or threatened) criminal action against the Credit Union or a Credit Union employee, volunteer, or credit union member.

Members who meet one or more of the criteria identified above may not be eligible to apply for or to use one or all of the following Credit Union services:

- Loans
- Shares, other than the primary membership share account
- ATM, debit cards, and other electronic services;
- Access to the Credit Union's call center or other remote services;
- The ability to become or to continue as a joint owner on another Credit Union member's account

A member for whom services have been restricted will receive an electronic or written notice of the effective date and the nature of the services that have been restricted. A member may make a written request to the Board of Directors to have his or her services reinstated. Consideration will be given for situations where the member has repaid his or her loss to the Credit Union and/or has demonstrated that he or she is willing and able to comply with Credit Union policies and account agreements, etc.