

Notice to Members of Athens Area Credit Union: The following policy will be in effect as of July 1, 2017.

ATHENS AREA CREDIT UNION DENIAL OF SERVICES POLICY

Purpose

It is the intent of Athens Area Credit Union to treat all members fairly and equally, however providing service beyond the basic par share is considered a benefit of membership and may be denied in the event a member causes a loss or abuses their rights.

Policy Statement

It is the policy of Athens Area Credit Union to offer its services only to those members who have not caused the credit union a financial loss or otherwise abused the rights, privileges, and benefits of credit union membership.

Pursuant to this policy, no member of Athens Area Credit Union will be eligible for financial services provided by this credit union if that member has willfully, or otherwise, caused the credit union to suffer a financial loss that the member was lawfully obligated to pay.

Financial services are defined as any service provided by this credit union through the ordinary course of business, including, but not limited to:

- Consumer and mortgage loans of any type
- Checking account and related services
- Debit/ATM cards
- Credit cards
- Any and all deposit products other than the standard share account, such as certificates, money market accounts, health savings accounts, and IRAs
- Cashier's checks, money orders, safety deposit boxes, or any other financial account

Any member who is otherwise ineligible to receive any financial services made available by this credit union may maintain a non-dividend earning, regular share account and is eligible to vote in any election and attend annual meetings.

Any deviation from this policy requires approval by the President. Reinstatement of any services previously denied requires Board of Director approval.

This policy was approved by the Board of Directors June 21, 2017.