

An Update to our Terms and Conditions

EXPULSION BASED ON NONPARTICIPATION

At our option, we may suspend our rights to member services if you (i) violate the terms of this agreement or the credit union's bylaws: (ii) cause the credit union to incur a financial loss through bankruptcy, charge-off, overdraft of deposit account or other means: (iii) due to non-participation in the affairs of the credit union e.g. failure to vote in the annual credit union elections or failure to purchase shares from, obtain a loan from or lend to the credit union for more than 2 years or 30 days from when the share balance is reduced below the par value of shares required to maintain membership in the credit union per Article III. Section 3 of TruNorth Federal Credit Union Bylaws. (iv) engage in abusive conduct as the term is defined in the board approved policy, (a) toward other members, credit union employees, or members of the credit union's official family; or (b) involving the use of credit union products or services.

