



POLICY TYPE: EXECUTIVE LIMITATIONS

POLICY NO.: 2A

POLICY TITLE: TREATMENT OF MEMBERS AS CONSUMERS

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With respect to interactions with members as consumers or those applying to be members, the CEO shall not cause or allow conditions, procedures, or decisions which are unsafe, unfair, undignified, or unnecessarily intrusive.

Including, but not limited to:

1. Use application forms that elicit information for which there is no clear necessity.
  2. Fail to inform members of the benefits and limitations of the products and services offered by the credit union.
  3. Fail to inform members as consumers of this policy, and to provide a way to be heard for persons who believe they have not been accorded a reasonable interpretation of their protections under this policy.
  4. Fail to inform and provide members as consumers of alternatives to direct payment of fees whenever possible; and, when necessary, establish fees charged to members as consumers, which are limited to recovering costs and providing a fair return.
  5. Fail to establish a policy concerning prohibiting members as consumers from carrying concealed weapons on Lake Trust premises and to inform the members, as consumers, of this policy.
  6. Fail to establish practices that limit or terminate the availability of services to any member who has committed fraud against Lake Trust Credit Union and/or caused a loss to the Credit Union.
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**LAKE TRUST CREDIT UNION  
BOARD OF DIRECTORS**

**ADOPTED EFFECTIVE 4/1/10  
REVISED 7/31/18**

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