

# **NOTICE OF CHANGE TO THE TERMS AND CONDITIONS OF YOUR ACCOUNT**

**The Terms and Conditions change is  
effective 02/01/2021**

## **Expulsion and Limitation of Services**

In accordance with Minnesota Statutes § 52.19 and our credit union bylaws, we have a Member Expulsion and Limitation of Services policy and procedure.

Members can be expelled or have their services limited for cause or for non-participation in the affairs of the Credit Union. "Cause" includes but is not limited to; a loss to the credit union, a violation of the membership agreement, fraud, attempted fraud or other illegal behavior, or inappropriate behavior such as physical or verbal abuse of credit union members or staff. A member is considered nonparticipating if they do not maintain at least one Credit Union share. A member will be notified of the Credit Union's intent to expel for cause or non-participation 14-days before expulsion. The Credit Union may choose to limit services during the notice period or in lieu of expulsion. Expulsion does not relieve a member or person of their obligation to pay the Credit Union on outstanding loans, fees, losses or other liabilities.