



788 N. St. Rt. 2 New Martinsville, WV 26155

Expulsion Policy Disclosure

We may terminate your membership in Bayer Heritage Federal Credit Union (BHFCU) in one of three ways.

The first way is through a special meeting. Under this option, we may call a special meeting of the members, provide you an opportunity to be heard, and obtain a two-thirds vote of the members present at the special meeting in favor of your expulsion.

The second way to terminate your membership is under a non-participation policy given to each member that follows certain requirements.

The third way to terminate your membership is by a two-thirds vote of a quorum of the directors of the credit union for cause.

Cause is defined as follows:

- (A) a substantial or repeated violation of Important Account Information for our Members or any other agreement/terms and conditions you have received and acknowledged pertaining to your membership or services with BHFCU;
- (B) a substantial or repeated disruption, including dangerous or abusive behavior, to the credit union's operations; or
- (C) fraud, attempted fraud, or a conviction of other illegal conduct that a member has been convicted of in relation to BHFCU, including in connection with our employees conducting business on behalf of us.

Before the board votes on an expulsion, BHFCU must provide written notice to your mail address (or email, if applicable) on record or personally provide the written notice. BHFCU must provide the specific reasons for the expulsion and allow you an opportunity to rebut those reasons through a hearing if you choose. It is your responsibility to keep your contact information with us up to date, and to open and read notices from us. Unless BHFCU determines to allow otherwise, there is no right to an in-person hearing with the board. If you fail to request a hearing within 60 calendar days of receipt of the notice, you will be expelled. You may submit any complaints about your pending expulsion or expulsion to NCUA's Consumer Assistance Center if the complaint cannot be resolved with the credit union.

We will confirm any expulsion with a letter with information on the effect of the expulsion and how you can request reinstatement. Expulsion or withdrawal from membership does not relieve a member of liability to the credit union, and we may demand immediate repayment of the money you owe to us after expulsion, subject to any applicable contract terms and conditions.

For additional information on expulsion and a copy of our expulsion policy, contact Risk Mitigation at 304.455.4029 ext. 1493.



800.272.6003



www.bayerhfcu.com



304.810.5005