



P.O. Box 1210
520 Airpark Drive
Tullahoma, TN 37388
800-342-3086
ascend.org

Notice of Expulsion Policy

Ascend is introducing a new policy to safeguard our valued members and employees. While our goal is never member expulsion, this policy has been implemented as a measure of last resort for severe cases, such as abusive or dangerous behavior toward employees or members and fraud. We maintain a commitment to fairness and due process, as ensuring the trust and safety of our members and employees remains our top priority.

We may terminate your membership with Ascend Federal Credit Union 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 nonparticipation policy given to each member that follows certain requirements. The third way to terminate your membership is by a two-thirds vote of the quorum of the directors of the credit union for cause.

Cause is defined as (A) a substantial or repeated violation of the Membership Agreement with Ascend; (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 Ascend, including in connection with our employees conducting business on our behalf.

Before the board votes on an expulsion, we must provide written notice to your mail address (or email, if applicable) on record or personally provide the written notice. We 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 Ascend. Unless we determine to allow otherwise, there is no right to an in-person hearing with the board. If you fail to request a hearing within sixty (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.