



SUSPENSION OF SERVICES POLICY

In accordance with our Membership and Account Agreement, your loan documents (if applicable) and our internal policies, we may immediately limit or suspend any of our services to you for 1) negative account or par value balances; 2) a negative balance on an account without Overdraft Privilege Protection; 3) a negative balance on an account within 30 days of creating such negative balance through Overdraft Privilege Protection; 4) causing PFCU a financial loss; 5) delinquent loans; 6) loans in default; 7) fraud or suspected fraud; 8) returned payment items; 9) using harassing, disruptive, vulgar, abusive or threatening behavior towards our members, our employees or other persons present on our property; 10) engaging in illegal activity on our property; 11) causing damage to our property; and 12) the prevention of a financial loss. Examples of limited or suspended services include, but are not limited to: 1) blocking your debit card or check card, 2) preventing transactions from coming out of your account; 3) suspending your line of credit; 4) blocking your internet banking or Teller Phone access; 5) denying services which involve personal contact with our employees; 6) denying access to our property; or 7) any other action we determine to be appropriate and necessary that is permitted by law.