

TITLE: CODE OF ETHICS

SECTION: 17-1

POLICY

121 Financial Credit Union is committed to achieving the highest standards of responsibility and conduct on the part of the entire Credit Union family. To that end, Volunteers and Associates will adhere to the guidelines listed below. Violations of this policy and its guidelines may result in disciplinary action up to and including termination.

RESPONSIBILITIES TO MEMBERS:

1. To provide the highest level of personal financial service in a courteous and professional manner and to treat all individuals fairly without regard to race, color, creed, age, sex, sexual orientation, national origin, ancestry, religion, disability, veteran status, social or economic level.
2. To encourage thrift and savings and to safeguard the assets placed in our care and custody.
3. To provide favorably priced savings, loan and other financial services and to encourage the wise use of credit, consistent with the prudent management of the collective monies of the members.
4. To practice and maintain high standards of sound management, including efficiency, integrity, and economy of operations.
5. To adhere to democratic and cooperative principles within the credit union and to encourage and facilitate active member participation.
6. To provide members with timely and accurate information regarding their individual accounts and transactions as well as the financial conditions, operations and services of the credit union.
7. To preserve and protect the privacy and confidentiality of all member financial records and transactions. Disclosure of financial condition or transactions will be made only upon the written approval of the member, due legal process, and/or in accordance with law.
8. To abide by the letter, spirit, and intent of state and federal consumer protection laws and regulations and to provide members with complete and accurate information concerning their rights.
9. To increase the knowledge and ability of members to manage and control their financial well-being through counseling and by providing educational information, materials and programs.

RESPONSIBILITIES TO CREDIT UNION MOVEMENT:

1. To promote and protect the interests and reputation of the credit union movement and avoid and resist influences and practices which are detrimental to it.
2. To associate and cooperate with other credit unions and credit union organizations in building a strong democratic movement for more effective service to members.

RESPONSIBILITIES TO SOCIETY:

1. To participate in community affairs as a responsible member of the society in which the credit union is a part.
2. To support and participate in programs, which favorably affect the society; citizens and communities served by the credit union and to the extent possible, seek solutions to its social problems and concerns.
3. To make credit union membership available to as many people as possible.

STANDARDS OF LEADERSHIP FOR OFFICIALS AND STAFF:

1. To observe the highest standards of personal conduct at all times.
2. To strictly uphold the laws, by-laws, rules, policies and procedures relating to the operation of a credit union.
3. To guard against the use of the Credit Union position for personal or financial advantage or special privilege and to avoid conflicts of interest with its policies and operations.
4. To carry out the duties and responsibilities of the Credit Union position to the best of one's abilities and to seek out and participate in opportunities to increase that knowledge and skill.
5. To adhere to open, democratic procedures in the election of officials and in the formulation of Credit Union policies.