

Disclosure of Expulsion Policy

We may terminate your membership in FedTrust Federal Credit Union (FTFCU) in one of three ways:

1. **Special Meeting.** Under this option, we may call a special meeting of the members, provide you with an opportunity to be heard, and obtain a two-thirds vote of the members present at the special meeting in favor of your expulsion.
2. **Nonparticipation Policy.** We may terminate your membership utilizing a nonparticipation policy which is given to each member and follows certain requirements.
3. **Two-thirds vote of a quorum of the board of directors.** Termination of membership 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 FTFCU membership agreement with FTFCU; (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 FTFCU, including in connection with our employees conducting business on behalf of FTFCU.

Before the board votes on an expulsion, FTFCU must provide written notice to your mailing address (email, if applicable) on record or personally provide you with the written notice. FTFCU 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 FTFCU up to date, and to open and read notices from us. 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 60 calendar days of receipt of the notice, you will be expelled. You may submit any complaints about your pending expulsion to NCUA's Consumer Assistance Center if the complaint cannot be resolved with the credit union.

FTFCU will confirm your expulsion with a letter with information on the effect of 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, see Article XIV of our Bylaws.