

POLICY TABLE OF CONTENTS

1000: Administrative

- 1100 ADMINISTRATIVE POLICY (Tab 1)
- 1200 DIRECTOR EDUCATION POLICY (Tab 2)
- 1300 HUMAN RESOURCE POLICY (Tab 3)
- 1400 TRAVEL POLICY (Tab 4)
- 1500 CORPORATE VEHICLE POLICY (Tab 5)
- 1600 SOCIAL MEDIA POLICY (Tab 6)
- 1700 PRIVACY POLICY (Tab 7)
- 1800 DIRECTOR AND COMMITTEE MEETING FEES

2000: Operations

- 2100 PRODUCTS AND SERVICES POLICY (Tab 8)
- 2200 BANK SECRECY ACT/ANTI-MONEY LAUNDERING POLICY/OFAC (Tab 9)
- 2300 DISASTER/PANDEMIC RECOVERY POLICY (Tab 10)
- 2400 TRUTH-IN-SAVINGS ACT POLICY (Tab 11)
- 2500 OVERDRAFT PRIVILEGE POLICY (Tab 12)
- 2600 THIRD PARTY DUE DILIGENCE POLICY (Tab 13)
- 2700 UNLAWFUL INTERNET GAMBLING POLICY (Tab 14)
- 2800 E-COMMERCE POLICY (Tab 15)
- 2900 IDENTITY THEFT POLICY (Tab 16)

3000: Accounting

- 3100 GARNISHMENT POLICY (Tab 17)

4000: Security

- 4100 INFORMATION SECURITY POLICY (Tab 18)
- 4200 FRAUD POLICY (Tab 19)
- 4300 UNAUTHORIZED ACCESS TO MEMBER INFORMATION POLICY (Tab 20)

5000: Asset/Liability Management

- 5100 ASSET/LIABILITY MANAGEMENT POLICY (Tab 21)
- 5200 FIXED ASSET POLICY (Tab 22)
- 5300 LIQUIDITY & CONTINGENCY FUNDING (Tab 23)

6000: Investments

- 6100 INVESTMENT POLICY (Tab 24)

7000: Lending

- 7100 LENDING POLICY HISTORICAL CHANGES
- 7100 LENDING POLICY (Tab 25)
- 7200 S.A.F.E. ACT POLICY (Tab 26)
- 7300 MILITARY PERSONNEL LOANS (Tab 27)
- 7400 ALLOWANCE FOR LOAN LOSS POLICY (Tab 28)
- 7500 LOAN MODIFICATION & TROUBLED DEBT RELIEF POLICY (Tab 29)

9000: Federal Regulations

- 9100 BANK BRIBERY ACT POLICY (Tab 30)