



TREATMENT OF MEMBERS AS CONSUMERS

Lake Trust Credit Union values and respects the relationship you have established with us. You have placed your trust and confidence in us. The Board of Directors of Lake Trust Credit Union established a policy entitled *Treatment of Members as Consumers*. This policy was established to insure all members receive treatment that is safe, fair, dignified, and respectful of privacy.

If you feel you have received treatment that was unsafe, unfair, undignified, or not respectful of privacy, you are encouraged to contact the CEO of the credit union as follows:

Writing: 501 S. Capitol Ave.
Lansing, MI 48933-2320

Phone: 517.267.7200

Email: laketrust@laketrust.org

The following is a copy of Lake Trust Credit Union's policy entitled *Treatment of Members as Consumers*.

With respect to interactions with members as consumers or those applying to be members, the CEO shall not cause or allow conditions, procedures, or decisions which are unsafe, unfair, undignified, or unnecessarily intrusive. Further, without limiting the scope of the foregoing by this enumeration, he or she shall not:

1. Use application forms that elicit information for which there is no clear necessity.
2. Fail to establish with members as consumers a clear understanding of what may be expected and what may not be expected from the service offered.
3. Fail to inform members as consumers of this policy, and to provide a way to be heard for persons who believe they haven't been accorded a reasonable interpretation of their protections under this policy.
4. Fail to give members as consumers an alternative to direct payment of fees whenever possible; and, when necessary, establish fees charged to members as consumers which are limited to recovering costs and providing a fair return.
5. Fail to protect members as consumers from the harmful effects of smoking while in credit union buildings.
6. Fail to establish a policy concerning prohibiting members as consumers from carrying concealed weapons on Lake Trust Credit Union premises and to inform the members, as consumers, of this policy.

