

Town and Country Credit Union Code of Ethics

- In accordance with Board Policy, every Director, Committee Member, Officer, Agent, Attorney and Employee of Town and Country Credit Union shall be guided by the Code of Ethics set forth below and should:
- Act with the highest degree of integrity, which requires being honest and candid.
- Recognize and accept personal responsibility to build and maintain the credit union's good name and reputation.
- Give earnest effort and best thought to the performance of all duties.
- Never use credit union equipment, systems, software, rooms, offices, facilities or supplies unless authorized by proper authority.
- Protect the privacy and confidentiality of personal information of staff and members, and member financial records and transactions discussed at board meetings.
- Not disclose sensitive operational or competitive issues discussed during meetings of the board of directors or committees with outside parties. Disclosures to representatives of the media will only be made by parties specifically named to do so.
- Never use any information obtained in the performance of credit union duties as a means for personal gain or benefit.
- Disclose, to the Chairman (in the case of officials) or to the cognizant Vice President (in the case of employees): 1– all potential conflicts of interest, including those in which they are inadvertently placed due to a business or personal relationship with another employee, any member, supplier, business associate, or competitor of the credit union, or any other entity with which the credit union does business; 2– all fraudulent activity, dishonesty or corruption wherever discovered; 3– evidence of violation of the laws, rules or regulations applicable to Navy Federal and the operation of its business, or of a violation of this Code of Ethics.
- Provide the highest level of service in a courteous and professional manner and treat all individuals fairly without regard to age, race, color, national origin, sex, religion, disability, veteran's status, social and economic status or any other basis protected by law. Never act unfairly by granting any special favors or privileges to anyone, whether for remuneration or not.
- Never solicit or accept for personal gain (or for the benefit of any third party except the credit union) any gift, gratuity, benefit or unusual hospitality that might be construed by reasonable persons as tending in any way to influence one in the performance of duties; nor accept anything of value in connection with the credit union's business after any transaction is discussed or completed.
- Never process or give authorization to process any paper, monetary or data transactions for own accounts; accounts on which employee is a joint owner, a custodian or a trustee; accounts belonging to any family member, or to any substantive equivalent of a relative.
- Never mislead, coerce, manipulate or fraudulently influence the National Credit Union Administration examiners, external auditors or internal auditors preparing an audit report for the purpose of making the report inaccurate.
- Never engage in business with the credit union, either directly or indirectly, which is inconsistent with the honest performance of duties.
- Never participate on behalf of the credit union, directly or indirectly, in any deliberations or decisions on any question in which one has a personal monetary interest, including any decisions affecting the procurement of equipment, supplies or services from any source.
- Uphold these principles as fundamental to the well-being of the credit union and to its continued service, growth and progress.