

# GreenState Credit Union

## A Code of Ethics

### ***Overview***

The Code of Ethics (Code) is designed to promote a responsible and ethical work environment and applies to all GreenState Credit Union employees and directors. The code contains guidelines on proper behavior in the workplace and who you should contact if you have questions or concerns.

### ***Your Responsibilities***

You are responsible for abiding by and following the applicable laws, regulations and GreenState Credit Union policies that relate to your job, including the Code, employment policies, operations policies, etc. Violations may result in corrective action up to and including termination of employment, recovery of damages and filing of criminal charges. However, most problems can easily be avoided by simply using good judgment and seeking guidance when questions arise. It is your responsibility to raise questions, make appropriate disclosures and bring potential problems to the GreenState Credit Union's attention.

Questions to ask:

- Is this the right thing to do?
- Are you authorized to do this?
- Is this permitted under our Code of Ethics?
- Is this legal?

If the answer to any of these questions is "No", you should discuss the situation with your supervisor, the Human Resources Department or the Internal Audit Department.

Supervisors are responsible for reviewing the Code with their employees and preventing, detecting and responding to compliance problems by:

- Leading with integrity;
- Encouraging employees to raise questions and concerns;
- Providing education and coaching to employees;
- Reviewing periodic compliance requirements with employees; and
- Taking prompt and effective action where necessary.

### ***The Code:***

- To serve others with truth, trust, integrity, caring and respect.
- To adhere to the Credit Union's core values:

- We Go Above and Beyond – We’re not average and neither is our service, which sometimes means unconventional or beyond what's expected.
  - We’re Truthful and Accountable – We treat others with uncompromising candor and respect. We’re responsible for our work and that of our teammates, and keep our promises with integrity.
  - We’re Adventurous, Creative, and Open-Minded – We take risks and challenge each other with innovative ideas.
  - We Embrace Continuous Improvement and Efficiency – We involve affected parties in making quick decisions, and return more to our stakeholders through efficiency and growth.
  - We Create Fun – We’re proud to be authentic and unconventional! We collectively create an engaged environment full of meaningful relationships.
  - We Build Positive Team Spirit – Our teams are our families. We put the interest of others before our own and proactively give credit where it’s due.
  - We Grow Through Learning – We expect growth, and help employees unlock their potential while taking risks and learning from occasional mistakes.
  - We’re Bold yet Humble – We take nothing for granted, and are never satisfied with the status quo.
- To recognize and accept personal responsibility to build and maintain the credit union’s good name and reputation.
  - To maintain loyalty to the credit union and to pursue its objectives.
  - To give earnest effort and best thought to the professional performance of all duties.
  - To provide the highest level of service in a courteous and professional manner and treat all individuals fairly without regard to race, creed, color, sex, national origin, religion, age, veteran status, sexual orientation, gender identity, marital status, mental or physical disability, or any other characteristic protected by law.
  - To never tolerate any form of discrimination or harassment, including sexual harassment.
  - To maintain a drug and alcohol-free work environment.
  - To take all reasonable precautions to ensure our safety as well as the safety and well-being of our membership.
  - To preserve, protect, respect and value member and employee confidential information and to guard against inappropriate access and disclosure.
  - To never use any information obtained in the performance of credit union duties as a means for personal gain or benefit.
  - To never accept bribes, kickbacks, or other types of unusual payments from any organization or individual seeking to do business with, doing business with, or competing with the GreenState Credit Union. You may accept gifts of nominal value as part of the normal business process if public knowledge of your acceptance would cause the GreenState Credit Union no conceivable embarrassment. Even a nominal gift should not be accepted if it might appear to an observer that the gift would influence your business decisions.
  - To not process or authorize transactions on your own accounts; accounts on which you are a joint owner, custodian or trustee; accounts belonging to a relative or life partner.
  - To use credit union equipment, systems, software, facilities, and supplies only as authorized by the proper authority.

- To make all decisions and to act in the best interests of the Credit Union, and not for personal benefit. To avoid any actions that create – or appear to create - conflicts of interest.
- To never mislead, coerce, manipulate or fraudulently influence government examiners, internal or external auditors for the purpose of concealing information or making the audit report inaccurate.
- To clearly indicate, when engaging in political activity and making political contributions, that you are acting as an individual and not as a representative of the credit union, unless authorized to do so.
- To disclose to the appropriate officer of the credit union without fear of retaliation or retribution:
  - All potential conflicts of interest, including those due to a business or personal relationship with another employee, any member, business associate, or competitor of the credit union;
  - All fraudulent activity, dishonesty or corruption wherever discovered;
  - Evidence of violation of the laws, rules or regulations applicable to the credit union and the operation of its business, or a violation of this Code of Ethics.

**Approved by**  
**The Board of Directors of**  
**GreenState Credit Union**  
**April 24, 2019**