DEL NORTE CREDIT UNION MEMBER EXPULSION POLICY

Created Date: October 21, 1998 First Revised: April 2, 2002 Review Date: March 5, 2008 Effective Date: March 6, 2008

Any member may be expelled by a two-thirds vote of the full Board when the Board has determined in its sole and unlimited discretion that expulsion is in the best interests of DNCU. Any person expelled by the Board shall be given written notice of the expulsion and shall have the right to request a hearing before the Board to reconsider the expulsion. Any such request for reconsideration must be made in writing to the Board chair within 15 days of the expulsion.