



Fraud Policy

- The **Synergy Credit Union** considers any form of fraud or dishonesty on the part of its employees as totally unacceptable conduct. Acts that are considered to be either fraudulent or dishonest include, but are not limited to:
1. Manipulation of loan accounts, documents, computer records or accounts.
 2. Theft of any kind, including stealing from members' accounts, overpayment of dividends and creating fictitious loans.
 3. Cheque kiting.
 4. Forgeries.
 5. Unauthorized or unapproved salary advances or overtime reimbursement.
 6. Intentional violation of credit union rules, internal controls, regulations or procedures.
 7. Intentionally failing to secure collateral, to properly record a security interest in collateral or pledging a member's shares as collateral without the member's permission.
 8. On-line Human Resources Manual also outlines acts that are not considered acceptable conduct.

I have read the above Fraud Policy. I understand that the credit union will not tolerate fraudulent or dishonest activities of any kind and that I am not to engage in acts of fraud or dishonesty while employed at the **Synergy Credit Union**.

See On-line Human Resources Manual for outline of how to report wrongful acts of employees.

Dated this 1 day of November, 2007.

PRINT NAME	SIGNATURE
[REDACTED]	[REDACTED]