



## BOARD OF DIRECTORS CANDIDATE PACKET

### WE ARE ONE TEAM, WORKING TOGETHER TO ACHIEVE A COMMON VISION

Thank you for your interest in serving on East Idaho Credit Union's Board of Directors. If elected, you will be joining a group of dedicated, hardworking credit union members committed to serving the organization in a governance capacity. As Directors, it is our duty to effectively carry out our legal responsibilities and stewardship and act in the best interests of the credit union members. We are pleased that you are willing to share your knowledge, expertise and unique perspectives with us as we strive to uphold our duty to lead and contribute to the success of East Idaho Credit Union.

As a volunteer Director, you will be a vital part of major decisions and have an obligation to be an active participant in meetings as well as in gaining the knowledge you need to fully understand the initiatives you are voting on. This Candidate Packet includes a Guideline of the responsibilities of EICU Board Members. Please review these guidelines to determine that you are willing and able to meet the demands of this volunteer position.

Our Nominating Committee will review the information submitted in your Candidate Packet. Please complete and sign as indicated in each section:

- Application
  - Motivation: Write a brief statement of why you wish to serve.
  - Experience: Attach a brief resume specific to the qualifications you have to serve on our board.
  - Statement of Willingness to Serve
- Authorization for Background Checks
- Candidate Evaluation

Please drop off your completed Candidate Packet at any of our branch offices, or mail to:

East Idaho Credit Union  
ATTN: Cindy High, EVP/COO  
P.O. Box 1865  
Idaho Falls, ID 83403

You may also fax it to 208-523-4755 or email to [chigh@eastidahocu.org](mailto:chigh@eastidahocu.org).

#### **Important:**

Your completed Candidate Packet must be received by 4:00 p.m. MST on **January 31, 2023**, in order to be considered by the Nominating Committee. The new members of our Board will be announced and introduced at our Annual Meeting on **May 3, 2023**.

Thank you for your interest in **East Idaho Credit Union's** Board of Directors.



**APPLICATION AND STATEMENT OF WILLINGNESS TO SERVE**

Name:

Address:

Daytime Phone Number:

Email address:

East Idaho Credit Union Membership: Account #

Date opened (if known):

Current employment and position:

**Motivation:** Write a brief statement of why you wish to serve. Describe your current involvement, what you will contribute and what you hope to accomplish. Tell how you will work with the board and management to benefit the membership.

**Experience:** *Attach a brief resume (200 words or less) to your completed Nomination Packet describing your credit union and community involvement, education, work experience and other qualifications pertinent to finance, accounting, economics and governance experience. A sample format is provided at the end of this packet.*

**Statement of Willingness to Serve:**

**I hereby agree to be nominated for East Idaho Credit Union's Board of Directors. I am able and willing to serve, if elected. • I understand that my account will be reviewed to ascertain that I am a member in good standing of East Idaho Credit Union. • I will uphold the Core Values of East Idaho CU. • I have not been prohibited by the National Credit Union Administration (NCUA) or any other financial institution regulator from working in any area of the financial industry. • I certify that I have not been convicted of any criminal offense involving dishonesty or a breach of fiduciary duty.**

Signature \_\_\_\_\_ Date \_\_\_\_\_



## AUTHORIZATION FOR INVESTIGATIVE BACKGROUND CHECKS

### Candidate statement:

I certify that the information provided by me on my Declaration of Candidacy to serve as a volunteer Board or Supervisory Committee Member for East Idaho Credit Union is true and complete to the best of my knowledge. I understand that if chosen to serve, I will be removed because of false or intentionally misleading statements contained on my application or made at any other time during the election process.

In processing my Declaration of Candidacy, East Idaho Credit Union may request an investigative background check with respect to my general reputation and \*credit report, criminal history, and eligibility to be bonded. I authorize East Idaho Credit Union to request such reports. I release East Idaho Credit Union and all other persons, employers, and organizations from all claims and liabilities of any nature arising from such investigations or the supply of information for such investigation.

East Idaho Credit Union may obtain and use a consumer credit report when considering my application to be a Board or Supervisory Committee Member, making a decision whether to offer me a position. I have read and received a copy of my rights under the Fair Credit Reporting Act (attached at the end of this application).

I understand, according to the Fair Credit Reporting Act, I am entitled to know if my candidacy was denied based on information obtained from these investigative background checks, and to receive, upon written request, a disclosure of the public record information and of the nature and scope of the investigative report.

**I hereby acknowledge that I have read, agree to, and understand the above statements.**

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name

\*Please be aware that a representative from East Idaho Credit Union will contact you by phone to obtain your birthday and social security number to run the applicable checks referenced above.

**APPLICANT/CANDIDATE: Please read the attached disclosure, "A Summary of Your Rights under the Fair Credit Reporting Act" before signing this application and retain it for your records.**



## A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

### APPLICANT/CANDIDATE: Retain this disclosure for your records

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is the summary of your major rights under the FCRA. For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street, N.W., Washington, DC 20006.

- You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.

- You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- A person has taken adverse action against you because of information in your credit report;
- You are a victim of identity theft and place a fraud alert in your file;
- Your file contains inaccurate information as a result of fraud;
- You are on public assistance;
- You are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every twelve (12) months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

- You have the right to ask for a credit score. Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

- You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.

- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within thirty (30) days. However, a consumer reporting agency may continue to report information it has verified as accurate.



- Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven (7) years old, or bankruptcies that are more than ten (10) years old.
- Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need - usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- Identity theft victims and active duty military personnel have additional rights. For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- A "consumer reporting agency" is a person or business that, for monetary fees, dues, or on a cooperative nonprofit basis, regularly assembles or evaluates consumer credit information on consumers for the purpose of furnishing "consumer reports" to others, such as EICU.



## CANDIDATE EVALUATION

Please carefully consider the following questions; Answer as fully as possible and return with your application.

**1. Please list any conflicts of interest you may have serving on the Board of Directors.**

*Examples: Working for a title company used by East Idaho Credit Union; affiliated with an audit firm used by the Credit Union; employed at another financial institution, etc.*

**2. The Board of Directors meets for at least 2 hours at 5:30 p.m. on the third Wednesday of every month at the Credit Union's main office on Woodruff in Idaho Falls. Additional requirements may include participation on various Board committees, the annual planning session, and the annual meeting.**

**What foreseeable time constraints will interfere with your ability to meet these requirements?**

**3. After viewing the attached document, "A Few Guidelines for Credit Union Directors," are there any responsibilities you are not qualified to perform?**

**YES NO**

If yes, please explain:

**4. All of our Directors must pass a criminal background investigation, credit check, and be bonded. All East Idaho Directors are bonded through Securian.**

**A. Have you ever been the subject of a bond claim, found not bondable, had your bond coverage modified, revoked, or had a bond application declined?**

**YES NO**

If yes, please explain:

**B. Have you ever been convicted of a crime? (Exclude sealed, expunged or legally eradicated convictions and misdemeanor convictions for which probation was completed and the case was dismissed).**

**YES NO**

If yes, please briefly describe the nature of the crime(s), the date and place of conviction and the legal disposition of the case:

**5. Can you be tactful in discussing controversial matters?**

**YES NO**

**6. Can you refrain from discussing confidential matters outside the Boardroom?**

**YES NO**

**7. Has the National Credit Union Administration (NCUA) or any other financial institution regulatory agency ever prohibited you from working in any area of the financial industry?**

**YES NO**



## **A GUIDELINE FOR CREDIT UNION DIRECTORS**

### **Believe in, save in, and borrow from your credit union.**

A Director who does not use his credit union's services cannot adequately evaluate or improve the credit union's services. In addition, Directors must have unquestionable personal finances.

### **Believe in the credit union movement.**

A Director should desire to work with other credit unions through the cooperative associations at the state and national level.

### **Take the time necessary to prepare for, attend and participate in all Board meetings and committee meetings.**

An unprepared Director is the same as an empty chair and is of no use to the credit union.

### **Be prepared and informed.**

Study the issues and become knowledgeable before it is time to make a decision.

### **Make an effort to understand the economic and social environment in which the credit union operates. Be qualified to make decisions in the overall interest of the credit union and its members.**

Take part in educational programs or courses that improve a Director's ability to make decisions.

### **Cultivate skills in the art of communication in order to better relate to others.**

Produce desired results through discussion, persuasion and not manipulation.

### **Listen to other points of view, allowing all members of the Board to express themselves.**

Encourage those Directors who may not speak out freely to discuss issues so that decisions can be made after all viewpoints have been heard.

### **Base decisions on facts and experience.**

Avoid special interest groups, remembering that a Director's responsibility is to the membership as a whole. A Director should be compassionate to member needs and work to insure the credit union's ability to serve its members in the future.

### **Work in cooperation with all other Board members and support majority decisions; help the Board to mature as a group.**

This is best done when all members of the Board are willing to work toward consensus decisions.

### **Neither expect nor accept any personal favors or special treatment.**

A credit union Director is required to exercise and exhibit absolute integrity. Any special consideration, such as discounted rates or fees, will be considered compensation and will be in conflict with the Director's volunteer status.



**Provide direction to the credit union.**

Address the major opportunities and problems facing the credit union, but not administrative issues and operational tasks better assigned to Management. A Director has a say in the credit union only through the decision-making process employed by the Board of Directors and should never try to instruct or correct any member of the credit union staff except through the President/CEO; the Board has only one direct employee.

**Be willing to accept and adapt to change.**

Welcome new ideas that will contribute to the success of the credit union. Be imaginative.

**Directors must be courageous when difficult decisions face the Board.**

Timid leadership is not leadership at all. Never be influenced to support or defeat an issue before considering all of the facts in making a careful decision.

**Be willing to back decisions with the resources necessary for the best possible credit union service for the members.**

Money for facilities, personnel, training, and equipment is crucial to the long-term interests of the membership as a whole. Never sacrifice the credit union's future by failing to provide for adequate capitalization.

**Maintain the confidentiality of information and discussions of the Board of Directors and its committees.**

Never discuss confidential credit union business outside of the Board room.

**Accept the job seriously.**

A Director is accountable for the success or failure of the credit union by the members, the credit union movement, the insurers and the law.

**Every Director should understand the need for credit union planning, and the Board should act to make certain that Management joins the Board in a process that creates a workable plan for the future.**

This plan should contain strategic objectives and long and short-range goals that are appropriately assigned, followed through to completion and evaluated for results. The Board is accountable for evaluating the performance of the President/CEO.

**Directors should be committed to keeping a clear and meaningful record of all decisions. All elected officials should be familiar with Credit Union policies.**

East Idaho Credit Union Policies are available for review by all Board members.

**Make certain that a workable system is in place for involving more members in the elected leadership of the credit union.**

A Board cannot be effective if it encounters the turmoil of heavy turnover or stagnation as a result of no turnover.

**Never wait for someone else to explain what to do as a Board member.**

If there is a question, it is every Director's responsibility to get an answer from a reliable source. The members expect a Director to display initiative.





## EXPERIENCE RESUME SAMPLE FORMAT

### John Ralph Kazinski III

U.S. Department of The Army, Senior Force Structure Analyst

Experience:

**Credit Union** - Member since 1966. *(List any voluntary positions served at this or any other credit union.)*

**Employment** - Various department assignments in the field of budget (list specifics). Currently serving as Senior Force Structure Analyst for HQDA G-3.

**Honors** - Department of The Army Meritorious Awards, 1992, 1995 and 2004.

**Education** - MBA George Washington University, 1980. BA Duke University 1977.

**Other** - *(List any related positions where you have served: hospital boards, school boards, civic association boards, charity positions, condo boards, etc.)*

### Jane Anne Charleston

Consultant, ABC Language and Arts Company

Experience:

**Credit Union** - Member since 1984. *(List any voluntary positions served at this or any other credit union.)*

**Employment** - Served with the Peace Corps, 1984-85; With the ABC Language and Arts Company since 1986.

**Honors** - Employee of the year, 1994 & 2003.

**Education** - BA in Communications, 1984.

**Other** - *(List any related positions where you have served: hospital boards, school boards, civic association boards, charity positions, condo boards, etc.)*