



Dear Member,

Thank you for your interest in serving on the Board of Directors for Prince George's Community Federal Credit Union (PGCFCU).

It is the duty of the Nominating Committee to recommend at least one member as a candidate for each board vacancy for which elections are to be held.

Also, as part of our responsibility, we are to collect information from candidates for nomination, such as you, to assist in determining whether or not a person meets the qualifications for membership on the Board of Directors.

Qualifications to serve on the Board of Directors are as follows:

- 1) Must be eighteen years of age.
- 2) Must be a "member in good standing" of Prince George's Community Federal Credit Union for the preceding thirty-six months of the election year.
- 3) Must not be an employee or former employee of this credit union within the last two years of the election date.
- 4) Must not be an "immediate" family member of any person who has been an officer, director, or employee of this credit union for the preceding two years of the election date.

A "member in good standing" is defined as a member who has not been convicted of any criminal offense involving dishonesty, breach of trust, or moral turpitude. The nominee must be eligible to be bonded in accordance with the requirements of Credit Union Mutual Insurance Society (CUMIS), or any other organization that provides bonding services to the credit union.

A member is considered as not in "good standing", if at any time during the thirty-six months prior to the election, he or she, or any entity controlled by him or her, has caused the credit union to suffer a financial loss by failing to pay a monetary obligation.

Please complete and submit the application, statement of consent and authorization forms by October 14, 2022. If this deadline has passed and/or you were not selected by the Nominating Committee you can also complete this packet and submit the enclosed petition by January 13, 2023. All documents must be received in the Credit Union Office, 15201 Hall Road, Bowie, MD. 20721 to the attention of the "Nominating Committee" or postmarked by the U.S. Postal Service. If you have any questions, please email the Nominating Committee at Elections@PrinceGeorgesCFCU.org.

Sincerely,
Prince George's Community Federal Credit Union
Nominating Committee

Prince George's Community Federal Credit Union

Board of Director General Duties and Responsibilities

Each member of Prince George's Community Federal Credit Union's nine-member Board of Directors is elected by the membership to serve a three-year term. Board members serve in a volunteer capacity and their position is unpaid. The Board sets policy and directs Management in the overall running of the Credit Union. This policy shall be reviewed and signed by the Board of Directors members annually.

General Duties of Directors

1. The Board of Directors is responsible for the general direction and control of a federal credit union. The Board may delegate operational functions to management, but not the responsibility for the credit union's direction.
2. A Director must carry out his or her duties in good faith, in a manner reasonably believed to be in the best interests of the membership, and with such care, including reasonable inquiry, as an ordinarily prudent person in a like position would use under similar circumstances.
3. A Director must administer the affairs of the credit union fairly and impartially and without discrimination in favor of or against any particular member.
4. A Director must have at least a working familiarity with basic finance and accounting practices, including the ability to read and understand the credit union's balance sheet and income statement and the ability to ask, as appropriate, substantive questions of management and auditors.
5. A Director must direct the operations of the federal credit union in conformity with the Federal Credit Union Act, National Credit Union Administration (NCUA)'s Rules and Regulations, other applicable laws, and sound business practices.
6. A Director may rely on information prepared or presented by employees or consultants the director reasonably believes to be reliable and competent and who merit confidence in the particular functions performed.
7. The Board directly has delegated to the President/CEO the authority to hire, fire, determine duties of, set compensation for and discipline senior management and subordinate employees.
8. The Board shall thoroughly review Board packets prior to each Board meeting, including the review of Board Policies.
9. The Board shall thoroughly fulfill yearly educational requirements.



Directors Basic Responsibilities

1. The Board shall, unless excused, attend and actively participate in monthly meetings, the annual planning session, and the annual Membership Meeting. Directors must attend a minimum of four (4) Board meetings, in person, unless waived by the Board Chair for good cause. "Good cause" would include, but is not limited to, illness, closing of the Credit Union facilities, or an emergency situation such as a pandemic or other disaster.
2. The Board shall make strategic decisions regarding the course of action for the Credit Union by establishing objectives and approving goals and programs.
3. The Board shall establish pricing policy, member services and fees, including setting rates on savings and loan products.
4. The Board shall ensure through Management that the Credit Union meets all federal and state regulations and guidelines.
5. The Board shall maintain, review and update the Credit Union Bylaws.
6. The Board shall participate in standing committees as appointed by the Board Chair.
7. The Board shall appoint and monitor the activities of the Supervisory Committee.
8. The Board shall maintain the confidentiality of sensitive Credit Union business.

Educational Requirements

1. Board Members may attend Chapter meetings, webinars or other conferences as they relate to the financial industry or credit union business. Board Members will be asked to summarize the content of attended programs for the Board at a subsequent meeting.
2. Board Members shall be annually required to complete training on the Bank Secrecy Act, OFAC and the US Patriot Act.
3. Board Members shall also complete any additional online/in person training classes available to the Board of Directors, as directed by the Chair, to ensure basic proficiency with the duties required of Board Members.



Reimbursement Policy

1. Receipts are required for all expenditures billed directly to the board member, such as airfare and hotel charges. No expense in excess of \$25.00 will be reimbursed to Personnel unless the individual requesting reimbursement submits with the Expense Report written receipts from each vendor (not a credit card receipt or statement) showing the vendor's name, a description of the services provided (if not otherwise obvious), the date, and the total expenses, including tips (if applicable).
2. Directors are not entitled to reimbursement for routine activities such as the execution of documents, self-preparation for meetings, travel costs to Board meetings or other personal business supplies. Directors are responsible for paying any, and all, costs associated with in-person attendance.





Prince George's Community Federal Credit Union

BOARD OF DIRECTOR APPLICATION

Name Mr. Mrs. Ms. Miss _____
 (Last) (First) (Middle)

Other Names (If Different From Above) _____

Address (Res.) _____
 (Street) (City) (State) (Zip Code)

Phone (Including Area Code) _____
 (Residence) (Business)

Are you 18 (eighteen) years of age? Yes No

Employer _____ PGCFCU Account
 (Last 3 digits) ____ _

Type of Business _____

Number of years with present employer _____ Your position title _____

List any other credit union positions, directorates or offices held for the past ten (10) years:

<u>Dates</u>	<u>Credit Union and Address</u>	<u>Title</u>

Any credit union, cooperative or financial education or training taken: _____

Are you willing to accept the position of trust for which you have been selected, and to remain in office until such time as a qualified successor is found? Yes No

Have you been informed as to the general duties and responsibilities of an official of the credit union and are you willing to devote the time necessary to familiarize yourself with, and to perform your duties? Yes No

Estimated number of hours per month you will be able to donate as a Volunteer: _____
 My reasons for wanting to serve on the Board of Directors are: _____



List three accomplishments that you feel qualify you to serve on Board of Directors: _____

List Membership and Professional Societies and/or Associations:

List any financial institutions in which you control directly or indirectly or own legally or beneficially 10% or more or the outstanding stock (in voting power):

IF ANY OF THE FOLLOWING QUESTIONS IS ANSWERED YES, PROVIDE DETAILS ON A SEPARATE SHEET AND ATTACH TO THIS APPLICATION.

Have you ever been declared or discharged a bankrupt? Yes No

Have you ever been denied an individual or position fidelity bond, or had a bond cancelled or revoked? Yes No

Have you ever been refused a professional, occupational or vocational license by any public or governmental licensing agency or regulatory authority, or has any such license held by you ever been suspended or revoked? Yes No

Has the certificate of incorporation or authority of license to do business of any state or federally chartered credit union, savings and loan association, bank or other financial institution of which you were an officer, director or key management person ever been Suspended or revoked? Yes No



Have you ever been requested, advised, ordered or told by any regulatory authority or government agency to:

- A. Divest any stock ownership or other ownership interest you have in any financial Institution? Yes No
- B. Leave or resign as an officer, director, agent, employee, consultant or representative of any credit union, savings and loan association, bank or other financial institution? Yes No

Have you ever been convicted of any CRIMINAL OFFENSE involving dishonesty or a breach of trust? Yes No

CRIMINAL OFFENSE

Nature of Offense _____

Date of Occurrence _____ Date of Conviction _____

Sentence Conferred _____

(Attach a separate sheet if space provided is not adequate)

READ THE FOLLOWING CAREFULLY BEFORE SIGNING

CERTIFICATION AND AGREEMENT TO SERVE:

I certify that the information provided on this form is true and correct. I further pledge to carry out the duties and responsibilities commensurate with said office(s) as promulgated by the bylaws of this credit union. I certify also that I have a positive net worth and am current on all outstanding obligations. The credit union is hereby authorized to obtain a commercial report on my credit history and seek whatever information is necessary for completing a background check.

(Date)

(Signature)



**PRINCE GEORGE'S COMMUNITY FEDERAL CREDIT UNION
STATEMENT OF CONSENT**

In order to have my name placed on the ballot by the Nominating Committee, I understand that I must attend the candidate's briefing. (You will be notified of the dates and times of the briefing).

I, undersigned, fully understand and do hereby agree that if elected to the Board of Directors, I will conform to and abide by the following:

1. Attend a minimum of four (4) Board meetings in addition to the annual Strategic Planning session and annual Membership Meeting, in person, unless prevented by circumstances outside my control and excused by the Board Chair.
2. Participate to the best of my ability in determination of policy and other matters coming before the Board; give full attention to problems of the credit union and vote on all issues submitted or proposed for Board action.
3. Consider the business of the credit union and its members to be confidential in nature.
4. Give all assistance possible to my fellow Board members, appointed officers, and employees of the credit union in the discharge of the duties of their offices.
5. Should I ever find myself under obligation to any other group or organization, which is in conflict with the credit union, I shall disclose the conflict to the Board and refrain from voting on issues related to the conflict.
6. Continually seek to learn more about the credit union organization and its services and about my individual responsibilities as a Board member by attending a minimum of 8 hours of training per year.
7. Board members shall also complete any additional online/in person training classes available to the Board of Directors, as directed by the Chair, to ensure basic proficiency with the duties required of board members.
8. Must serve at least one three-year term on the Board.

Date: _____

Signature: _____



**PRINCE GEORGE'S COMMUNITY FEDERAL CREDIT UNION
BOARD OF DIRECTOR APPLICATION/ AUTHORIZATION FORM**

DATE: _____

TO: _____

RE: Nominating Committee – Prince George's Community Federal Credit Union

This is your express authority to obtain a credit report on me from any credit reporting bureau/ bureaus or agency/agencies and review the history of all my Prince George's Community Federal Credit Union accounts.

You're further expressly authorized to obtain copies of any civil or criminal suits or actions (including dispositions) involving me in any jurisdiction anywhere.

To facilitate the process of obtaining a credit union background check, please provide the following:

1. Any other names which you have used _____

2. Previous address, (if your address changed over the past 2 years):

Dated: _____

(Signature)

(Printed Name)

(Last 4 Digits of SSN)



**PRINCE GEORGE'S COMMUNITY FEDERAL CREDIT UNION
2022/23 ELECTION PETITION FORM**



Signers of this form are petitioning the Nominating Committee of Prince George's Community Federal Credit Union to place the name of applicant, _____, on the ballot for the 2022-23 election. Applicants must complete the following form with names and signatures of 1% of the membership on December 31, 2022. **Petitions must be received by January 13, 2023.**

<u>PRINTED NAME OF SIGNER</u>	<u>SIGNATURE</u>	<u>PGFCU ACCOUNT # (LAST 3 DIGITS)</u>
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PRINTED NAME OF SIGNER

SIGNATURE

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Petitioner Name

Signature of Petitioner

Date

