



Wauna
Credit Union

Volunteer Application

Application Deadline:
December 1st,
2023



To: Wauna Federal Credit Union Members

Three "3 year term" and one "2 year term" positions for the Wauna Federal Credit Union Board of Directors are open for election.

Eligibility Requirements:

A candidate for the Board of Directors must be a Wauna Federal Credit Union member, 18 years of age or older, of good standing, and who does not have a potential conflict of interest due to a close personal relationship with an employee or official of WFCU.

Qualifications:

- Have a sense of loyalty and dedication toward Wauna Federal Credit Union.
- Have a basic knowledge of Wauna Federal Credit Union services.
- Willing to devote the necessary time and energy to organize and prepare themselves with appropriate skills and information required to meet the needs of the position.
- Use sound judgment, accept responsibility, and communicate effectively in a team environment with fellow board members.
- Willing to establish a professional working relationship with the C.E.O.
- Demonstrate a diversity of skills, be a good communicator, and express ideas effectively.
- Exhibit traits relating to accomplishment, integrity, and leadership in their profession.
- Be comfortable operating in an environment that may include criticism when unpopular, yet necessary decisions are required.
- Be enthusiastic and self-motivated, and believe in the purpose and the future of the Credit Union.
- Must maintain confidentiality.
- Must have access to the Internet.

The Governance Committee requests all applicants who wish to be considered for a proposed slate of candidates participate in a personal interview with Committee members. Interviews will be arranged by the Governance Committee that is convenient for all parties. Please plan to bring a digital picture of yourself to the personal interview for marketing publications that inform the membership about the elections.



Board of Director Job Description

Title: Director

Reports to: Members

Supervises: Chief Executive Officer (CEO)

Primary Functions:

The Board of Directors is responsible for maintaining the general direction and control of Wauna Federal Credit Union. The Board directs Wauna Federal Credit Union according to Federal Credit Union Act, NCUA regulations, established rules and regulations, and sound business practices. The Board establishes policies for WFCU. This includes designating depositories for WFCU funds, and identifying new or revised services to meet the financial needs of the members. The Board acts on behalf of the members to safeguard their money and to establish policies and programs that will lead to the financial well-being of WFCU members.

Responsibilities:

1. A sense of loyalty and dedication towards Wauna Federal Credit Union.
2. A basic knowledge of WFCU's service.
3. A willingness to devote the necessary time and energy to organize and equip themselves with skills and information needed for the job required.
4. The ability to use sound judgment, willingness to accept responsibility, and the ability to make group decisions with fellow board members.
5. A sense of open-mindedness and willingness to establish a relationship with WFCU's CEO/President.
6. A diverse set of skills, be a good verbal communicator and the ability to be able to express ideas.
7. Accomplishment, integrity and leadership in their profession.
8. Capability of handling criticism for making necessary but unpopular decisions.
9. Self-motivation, enthusiasm and belief in the purpose and future of WFCU.



Board Policy Requirements

Prior to appointment or upon election as an official of the Credit Union, new officials are expected to meet in person with the CEO/ President in order to become acquainted with the structure of the Credit Union, and to read and understand available literature which will enable them to successfully fulfill their duties and responsibilities as an official. Enrollment in training courses and attendance at educational programs is an expectation for all Directors.

(This will be reviewed during the applicant interview.)

All newly-elected officials are expected to attend an official organizational meeting to be conducted within one week of the Annual Meeting (date and time to be announced). Board officers will be elected during this meeting. All members of the Board of Directors, newly elected or appointed, are strongly encouraged to complete within their first twelve months three Volunteer Achievement Program (VAP) modules plus an additional three VAP modules within their next twelve months. In addition to the above self-study courses it is recommended during their first twelve months they attend one of the industry conferences or conventions.

The regular board meeting is held on the third Thursday of each month at 12:30 p.m. via zoom or in the Clatskanie Board room, Lunch is at 12:00 p.m. Special meetings may be called by the Chairperson of the board to attend to business in between the regular meetings.

Committee assignments may include: Capital Projects, CUSO, Executive, Governance, CEO Evaluation, CEO Compensation and Policy and Bylaws.

Time Commitment: 15-20 hours per month, approximately

In addition to the open elected positions, the Chairman shall appoint committee positions that may be open to credit union members, who are not on the Board of Directors.

The WFCU Supervisory Committee is one of those committees:

Duties: Members of the Supervisory Committee shall accept the responsibility to ensure ongoing reviews and audits to make sure that WFCU's records are maintained properly, honestly, and accurately; that policies established by law and by the BOD are carried out faithfully; and that members' assets are safeguarded and used according to the purposes of WFCU.

Time Commitment: 3-5 hours per month, approximately. The regular Supervisory Committee meeting is held every other month via zoom or in the Clatskanie board room.



APPLICATION FOR WFCU BOARD OF DIRECTORS

Please complete this application and statement of consent and return to any of the credit union offices or via email to kassy.dumke@waunafcu.org, no later than the close of business on Friday, December 1st 2023 or mail to the WFCU Governance Committee, PO Box 67, Clatskanie, OR 97016 to be considered for the proposed slate of candidates.

The election results will be announced at the 57th Annual Meeting March 12th, 2024.

Name: _____

Home Address: _____

Home Phone: _____ Work Phone: _____

Email: _____

Best time/phone # to contact: _____

Occupation/Employer: _____

Please consider the attached eligibility/qualifications/responsibilities and job description when responding to the following questions. You may attach a resume or other pertinent information you would like the committee to consider in their selection process.

Please submit a short biography of no more than 250 words with this application.

Length of Credit Union membership:

Education Background:

Employment Experience:

Are you bondable? Yes No Unknown



Why are you interested in serving as a WFCU Board Member?

Board Experience (last 10 years):

Volunteer Activities (last 10 years):

Are you willing to commit the required time (approximately 15-20 hours per month), to attend to the Board duties (meetings and Committee assignments), participate in the yearly 2-day Strategic Planning Session, and complete the required education requirements?

Please list your References below: (one professional reference and two personal)

Name	Address	Phone	Years known



PLEASE READ CAREFULLY BEFORE SIGNING:

I certify that the answers given on this application are, to the best of my knowledge, true and complete. I understand that if elected, I will be removed from office because of false statements contained in this document.

In processing this application, Wauna Federal Credit Union may request that an investigative consumer report be prepared, which may include information as to my character, general reputation, police record, personal characteristics and mode of living. I understand that I have the right to make a written request within a reasonable period of time to receive detailed information about the nature and scope of this investigative report.

I hereby acknowledge that I have read and understand the above statements.

Signature of Applicant

Date

EMPLOYMENT BACKGROUND CHECK DISCLOSURE AND AUTHORIZATION

[IMPORTANT -- PLEASE READ CAREFULLY BEFORE SIGNING ACKNOWLEDGMENT]

DISCLOSURE REGARDING BACKGROUND INVESTIGATION



Wauna Federal Credit Union may obtain information about you from a consumer reporting agency for employment purposes. Thus, you may be the subject of a "consumer report" and/or an "investigative consumer report" which may include information about your character, general reputation, personal characteristics, and/or mode of living, and which can involve personal interviews with sources such as your neighbors, friends, or associates. These reports may be obtained at any time after receipt of your authorization and, if you are hired, throughout your employment. These reports may include checks regarding your criminal history, social security trace, employment and education references, professional licenses, driving records and credentials. Credit history will only be requested where such information is substantially related to the duties and responsibilities of the position for which you are applying. These reports may contain information regarding your use of social media, and other publicly accessible information. Social media includes, but is not limited to, social networking websites (e.g., Facebook), professional networking websites (e.g., LinkedIn), blogs, and other online media). You have the right, upon written request made within a reasonable time after receipt of this notice, to request disclosure of the nature and scope of any investigative consumer report and to request a copy of your report. Please be advised that the nature and scope of the most common form of investigative consumer report obtained with regard to applicants for employment is an investigation into your education and/or employment history conducted by **Advanced Reporting, PO Box 12398, Salem, OR 97309, Phone: 503-375-0451 / 888-375-0451, Fax: 503-779-1345 / 877-450-2774, <http://advrep.com>**, or another outside organization. The scope of this disclosure and authorization is all-encompassing, however, allowing Company to obtain from any outside organization all manner of consumer reports and investigative consumer reports now and, if you are hired, throughout the course of your employment to the extent permitted by law. As a result, you should carefully consider whether to exercise your right to request disclosure of the nature and scope of any investigative consumer report.

New York and Maine applicants or employees only: You have the right to inspect and receive a copy of any investigative consumer report requested by Company by contacting the consumer reporting agency identified above directly.

Oregon applicants or employees only: Information describing your rights under federal and Oregon law regarding consumer identity theft protection, the storage and disposal of your credit information, and remedies available should you suspect or find that the Company has not maintained secured records is available to you upon request.

Washington State applicants or employees only: You also have the right to request from the consumer reporting agency a written summary of your rights and remedies under the Washington Fair Credit Reporting Act.



Professional Background Screening Services • 451 Division Street NE • P.O. Box 12398 • Salem, Oregon 97309
P 503.375.0451 • 888.375.0451 F 503.364.0195 • 877.450.2774 E info@advrep.com W advrep.com



ACKNOWLEDGMENT AND AUTHORIZATION

I acknowledge receipt of the DISCLOSURE REGARDING BACKGROUND INVESTIGATION and A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT and certify that I have read and understand both of those documents. I hereby authorize the obtaining of "consumer reports" and/or "investigative consumer reports" at any time after receipt of this authorization and, if I am hired, throughout my employment. To this end, I hereby authorize, without reservation, any law enforcement agency, administrator, state or federal agency, institution, school or university (public or private), information service bureau, employer, or insurance company to furnish any and all background information requested by **Advanced Reporting, PO Box 12398, Salem, OR 97309, Phone: 503-375-0451 / 888-375-0451, Fax: 503-779-1345 / 877-450-2774, http://advrep.com**, another outside organization acting on behalf of the Company, and/or the Company itself. I agree that a facsimile ("fax"), electronic or photographic copy of this Authorization shall be as valid as the original.

New York applicants or employees only: By signing below, you acknowledge receipt of Article 23-A of the New York Correction Law. Please check this box if you would like to receive a copy of a consumer report if one is obtained by the Company.

Maine, Minnesota and Oklahoma applicants or employees only: Please check this box if you would like to receive a copy of a consumer report if one is obtained by the Company.

California applicants or employees only: By signing below, you acknowledge receipt of the NOTICE REGARDING BACKGROUND INVESTIGATION PURSUANT TO CALIFORNIA LAW. Please check this box if you would like to receive a copy of an investigative consumer report or consumer credit report if one is obtained by the Company at no charge whenever you have a right to receive such a copy under California Law.

I understand that signing my name below constitutes my consent and that by doing so:

- I am authorizing Advanced Reporting to conduct the background check(s) described above
- I certify that the facts and information in this form and any attachments are true and complete to the best of my knowledge.

Signature: _____ Date: _____

Print Applicant Name: _____

Other names used (AKA): _____


Social Security #: _____ - _____ - _____ Date of Birth: _____

Drivers License Number: _____ Issuing State: _____

Street Address: _____

City, State, Zip: _____





Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.

A Summary of Your Rights Under the Fair Credit Reporting Act

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 a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to 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 to 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 the victim of identify 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 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See 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 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 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 years old, or bankruptcies that are more than 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.



- **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.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20006
b. Such affiliates that are not banks, savings associations, or credit	b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Department of Transportation 400 Seventh Street SW Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 1925 K Street NW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 406 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F St NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357

