



# TCT Federal Credit Union Volunteer Service Agreement & Disclosure Notice

## READ THE FOLLOWING CAREFULLY BEFORE SIGNING

If I am chosen or elected to serve as a Volunteer Official on the Board of Directors, or member of one of our Committees that report to the Board and membership of TCT Federal Credit Union, I agree to conform to and abide by the following:

1. Perform my duties in a fiduciary manner understanding that my obligation is to always consider the best interest of the entire membership.
2. Any information I obtain as a Volunteer is understood to be privileged and confidential information, and is not to be used outside the Board, Committee meetings or with Credit Union officials. I understand I must return all documents that the Credit Union has issued to me during my term, to the Credit Union for proper destruction at the request of the Credit Union or expiration of my term.
3. Attend all regular and special meetings when notified including the Credit Union's annual strategic planning session, unless prevented in attending by circumstances beyond my control, in which case I will notify the Board Chairman in advance.
4. Actively participate to the best of my ability in the determination of the Credit Union's strategic direction and governing policies, monitor financial performance, give full attention to all matters of the Credit Union that come before the Board and vote on all issues submitted or proposed for Board action. Ensure that any and all action taken is within the guidelines and regulations set forth by the National Credit Union Administration and other regulatory agencies.
5. Increase and strengthen my knowledge of the credit union movement by attending at least one credit union conference or other educational opportunity each year, as authorized by the Board of Directors.
6. Should any conflict or perceived conflict of interest arise, I will disclose such to the Board immediately and will refrain from voting on any issue related to such conflict. This includes any involvement with any individual, group or organization that may create such conflict with the Credit Union.
7. Provide assistance whenever possible to fellow Board Members, other volunteers and the CEO.
8. Keep personality conflicts to myself and out of Credit Union business.
9. Reimburse the Credit Union for any expenses incurred on my behalf for the attendance of conference, educational seminars, dinners and any other function that I fail to attend without giving sufficient cancellation notice or just cause.

I fully understand that failure to fulfill the duties and responsibilities of the Board of Directors and/or a TCT Committee, under the terms of this agreement, the Federal Credit Union Act and the National Credit Union Administration Rules and Regulations may cause dismissal as a Volunteer Official and may cause me to be personally liable. I acknowledge that failure to complete the educational requirements, while serving my term, will cause me to be ineligible for nomination as an incumbent for credit union elections. 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 consumer report on my credit history and seek whatever information is necessary for completing a background check.

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



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TCT FEDERAL CREDIT UNION  
416 Rowland Street  
Ballston Spa, NY 12020

**DISCLOSURE and AUTHORIZATION notice regarding consumer reports:**

In connection with your volunteer application, TCT Federal Credit Union may obtain information about you from a consumer reporting agency. A consumer report and/or investigative consumer report may be requested, including information about your: character, general reputation, personal characteristics and mode of living, employment record, education, qualifications, criminal record, driving record, credentials, and/or credit and indebtedness, and may involve personal interviews with sources such as supervisors, friends, neighbors, associates, public records or various Federal, State or Local agencies.

**A consumer report and/or an investigative consumer report may be obtained at any time during the application process and if approved as a volunteer any time during your term with TCT FCU.**

You have the right, upon written request made and after the receipt of this notice, to request a disclosure of the nature and scope of the investigative consumer report.

Before an adverse action is taken, based in whole or in part on the information contained in the consumer report, you will be provided a copy of the report, the name, address and telephone number of the reporting agency and a summary of your rights under the Fair Credit Reporting Act.

I have read and acknowledged receipt of the above notice:

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

Signature: \_\_\_\_\_

Address: \_\_\_\_\_

Date: \_\_\_\_\_ *(Must be signed no more than 90 days prior to receipt of consumer report request)*

Social Security # \_\_\_\_\_

**AUTHORIZATION:**

This shall authorize the procurement of a consumer report by TCT Federal Credit Union as part of the background investigation. If appointed, this authorization shall remain on file and shall serve as an ongoing authorization for TCT Federal Credit Union to procure consumer reports at any time during my volunteer period.

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

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