



## Volunteer Application

Check one role for which you want to apply as a Volunteer Official for Guadalupe Credit Union (GCU):

**Deadline to submit:  
Aug. 5th, 2022,  
5:00pm**

Board of Directors      or       Supervisory Committee

Thank you for your interest in considering becoming a candidate as a Volunteer Official for either the Board of Directors (BOD) or the Supervisory Committee (SC). These positions are vital to the credit union and require a dedicated commitment in order to meet the needs as outlined in Duties and Responsibilities, the Statement of Commitment, and the Volunteer Application.

Time Expectations:

- Prepare for and attend regularly scheduled Board/Supervisory Committee Meetings (12 per year).
- Attend special meetings.
- Participate actively in one or more committees of the Board.
- Attend scheduled retreats, planning meetings, workshops or other development activities.
- Attend, support and participate in organizational events.
- Complete educational requirements.

Are you able and willing to make this kind of time commitment throughout a 3-year term?

Yes       No

Are you aware of any potential conflicts of interest, either personal or occupational, for yourself or your family members that may preclude our acceptance of your application?

Yes       No       Unsure (*Please contact the credit union to discuss further.*)

Examples Include:

- You are an employee, executive, or serve as a volunteer or paid official of another financial services provider that offers either investment, deposit, or lending services that could potentially compete with the core products/services of Guadalupe Credit Union.
- A member of your family (spouse, domestic partner, children, siblings, parents, grandparents, and grandchildren; whether by full or half blood, adoption, or marriage) is a volunteer, or paid official of another financial services provider within GCU's field of membership. GCU's field of membership per Charter for this

purpose is Santa Fe, San Miguel, Mora, Rio Arriba, Taos, Torrance, and Colfax or the employees of Health and Environment, Human Services, and Children Youth and Families Departments of the State of New Mexico.

- A member of your family is currently serving as an employee or Official of GCU.
- You have been an employee of GCU within the past two years.

Please print or type:

Name:

Last four digits of your GCU Account Number:

Member of GCU since:

Are you the primary member on your account?  Yes  No  Unsure? GCU will confirm.

Contact Information:

Home Address:

Email Address:

Home Phone:

Work Phone:

Mobile:

Educational and Occupational Information

Educational Background:

Occupation:

Employer:

Employer's Address:

How long have you been employed with your current employer?

Volunteer Experience

Have you previously served as a GCU Volunteer  Yes  No  
Official? If YES, when and in what capacity?

Briefly describe your other volunteer activities:

Explain why you would like to be a Volunteer Official for GCU (Attach an additional sheet if necessary):

Have you served as a volunteer or paid official for another financial services provider in the past?  Yes  No

If yes, when and in what capacity?

### Financial Background and Training

Are you willing to attend in state and/or out-of-state conferences, seminars, workshops, etc., related to the duties of a GCU Volunteer Official? (Registration and expenses are paid by GCU).  
 Yes  No

List any information that might be pertinent to your becoming a candidate as a volunteer--i.e., educational background, work experience, financial institution experience and particular professional skills. (Attach an additional sheet if needed.)

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

If yes, please provide details including name of financial institution:

I certify that I am not currently charged with nor have been convicted of any criminal offense involving dishonesty or a breach of fiduciary duty and that I am bondable per NCUA regulations. I understand that the Nominating Committee will use the above information, and any other information they deem appropriate, for consideration of me as a candidate for volunteer service to Guadalupe Credit Union.

I authorize the credit union to proceed with a criminal background check.

Signature of Volunteer Official Candidate:

Date:

Received by Nominating Committee on:

Please submit completed application to any GCU Branch Manager, by fax to 505-982-0345 or by email to [agarcia@guadalupecu.org](mailto:agarcia@guadalupecu.org).

Application must be received by **5:00pm Friday, August 5, 2022**, for consideration in the 2022 Election of Officials.



## Board of Directors Duties and Responsibilities

Members of the Board of Directors will abide by the credit union's Code of Ethics and shall not use their positions to further personal interest or to secure special privileges. It will be understood that the Board of Directors must review loans to Volunteer Officials before disbursement and that the accounts of Volunteer Officials, along with staff, are subject to random, confidential, internal audits. Board members are required to hold in strictest confidence all information provided to them as result of their official role with Guadalupe Credit Union (GCU) including but not limited to strategic plans, personnel information, other business that comes before the Board at their meetings, and membership account and transaction information. Breach of member confidentiality is a violation of the Privacy Act and may greatly endanger member confidence in the credit union as well as result in civil and criminal charges against the offender.

### Primary Function:

The Board of Directors shall have the general direction and control of the affairs of the credit union. The Board of Directors will hire a full-time Chief Executive Officer/President to serve in the capacity of general manager to include:

- establish the duties
- determine compensation
- evaluate performance

Board members are also expected to personally utilize credit union products and services and to actively promote the credit union in the community.

### Specific Duties:

#### Meetings:

1. Attend monthly and special meetings scheduled by the President or by a majority vote of the members of the Board.
2. Act on all items necessary to serve the best interest of the credit union members at the Board's monthly meeting that are lawful, consistent with the Bylaws, and do not require a quorum of the full membership.
3. Successfully complete annual training requirements for Volunteer Officials in addition to attending the Annual Meeting of the membership and the strategic planning session for Volunteer Officials and management. Training may entail out-of-town and out-of-state travel paid for by the credit union as outlined in the training and travel policies of the credit union. Upon his/her return the attendee shall give a brief summary to the education and value of the topics discussed.

### Operations:

1. Approve an annual Operating Budget for the credit union.
2. Designate the depository for the funds of the credit union.
3. Review and adopt operational policies as well as amendments to the Bylaws of the credit union.
4. Approve all new products and services of the credit union and set pricing as necessary.
5. Set the amount of the Surety Bond required of all officers and employees directly or indirectly handling the assets of the credit union.
6. Review and ratify the recommendations of the Asset Liability Committee in relation to dividends and loan interest rates.
7. Serve on committees as assigned by the Board Chairperson.
8. Act on all appeals for denial of credit union membership and loan applications submitted to the Board in writing.
9. Review and ratify written policies with respect to the granting of loans and lines of credit.
10. The Board Chairperson shall prepare and make available an annual report to be submitted at the annual meeting.

### Governance:

1. Declare the vacancy of any member of the Board of Directors if that Board member fails to attend three consecutive meetings, or four meetings during a rolling calendar year, or otherwise fails to perform any of their duties in accordance with GCU's Board Governance Policies.
2. Fill vacancies on the Board of Directors until successors are elected at the next Annual Meeting.
3. Vacate the position of any member of the Supervisory Committee for cause if necessary, in accordance with state and federal regulations and the Bylaws of this credit union.

### Educational Requirements:

New Volunteer Officials must attend a formal orientation as well as complete and receive a passing score on the designated core and required modules for their position before receiving advances or reimbursements for out of town travel.

An incumbent Volunteer Official must complete the required continuing education by the date nominations open in their year of candidacy to be eligible for nomination by the Nominating Committee for re-election to the Board of Directors or the Supervisory Committee. Volunteer Officials must also complete prior year's required continuing education to be eligible for out of state travel paid by the credit union.

Board members 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 ask appropriate substantive questions of management, auditors, and examiners. This understanding must include the individual line items on the statements, their importance to the credit union, and how month to month changes may impact the safety and soundness of the credit union. Board members must understand the activities the credit union engages in and how they generate revenue for the credit union along with the associated risk and potential harm they could cause to the financial condition of the credit union.

Board members must also have an understanding of the Supervisory Committee Reports and other reports from internal and external audits and examiners. It is important for Board members to understand the possible risks the credit union may encounter including credit, liquidity, interest rate, compliance, strategic, transaction and reputation. They must also understand the internal control structure in place to limit and control these risks.

Board members who do not possess this knowledge at the beginning of their term must use the education allowance allotted to a Board member to gain this knowledge within the first 6 months after their initial election to the board. There are many sources to enhance this knowledge including internal credit union training; Internet based training, self-study, or any combination thereof. New and existing Board members who do not possess this knowledge are required to use their educational allowance and time spent on training solely to gain this knowledge. Since planning is one of the fundamental duties of the Board of Directors attendance at the credit union's Annual Planning session is expected.

#### Subsequent Years – Non CCUB (Certified Credit Union Board Member) Certified

Each non-certified Volunteer is expected to complete a minimum of 3 CPD courses (or 24 CUES credit hours) of continuing education each year (a year starts the day after the GCU's Annual Meeting and ends the day of the following year's Annual Meeting) in appropriate and relevant topics from the following programs:

- CUNA CCUB or CCUSC eSchool
- CUNA Professional Development (CPD) Online Program
- CUES Online Program

After they have completed their minimum course requirements, Volunteers are encouraged to attend seminars and conferences within their training budget. They are also required to attend the Annual Planning Session. The CEO will present a list of recommended conferences to the Volunteers each year based on available training to meet the educational needs of each entity. The list may be expanded upon Volunteer recommendation and Board approval. The list will indicate the conferences most appropriate for first term Volunteers.

Educational training at regularly scheduled monthly meetings presented by staff members or Volunteers will not count toward these requirements. Chapter Meetings will also not count toward these requirements. Volunteers attending conferences are expected to report on the highlight of the event to their appropriate peers.

#### Subsequent Years – CCUB Certified

The Volunteer is expected to recertify every 3 years by the date of the Annual Meeting. If the Volunteer does not recertify as required by CUNA, the Volunteer's education requirements will revert back to the requirements prior to certification. The Volunteer has the option to attend conferences and seminars or virtual courses (CUES or CPD online) within their budget.

The CEO will present a list of recommended conferences to the Board of Directors and Supervisory Committee each year based on available training to meet the educational needs of each entity. The list may be expanded upon Volunteer recommendation and Board approval.

The certified Volunteer is still required to attend the Annual Planning Session.

Educational training at regularly scheduled monthly meetings presented by staff members or Volunteers will not count toward these requirements. Chapter Meetings will also not count toward these requirements. Volunteers attending conferences are expected to report on the highlight of the event to their appropriate peers.



Title: Member, Guadalupe Credit Union Board of Directors  
 Reports to: Board Chair  
 Role: To serve as a voting member of the Board of Directors for the credit union, hiring and evaluating the President/CEO, developing board policies and procedures, adhering to all government regulations, monitoring financial performance and the performance of the Credit's Union's products and services.

Term: Beginning \_\_\_\_\_ and ending at Guadalupe Credit Union's Annual Meeting in \_\_\_\_\_.

Time Expectations:

- Attend regularly scheduled board meetings (12 per year).
- Attend necessary special board meetings.
- Participate actively in one or more committees of the board.
- Attend scheduled board retreats, planning meetings, workshops or other board development activities.
- Attend, support and participate in organizational events.
- Complete educational requirements.

Obligations:

- Fully understand and support the mission of the Credit Union.
- Establish Board Governance Policies.
- Hire, advice, and evaluate the President/CEO.
- Utilize the products and services of Guadalupe Credit Union as your primary financial institution.
- Monitor the Credit Union's financial performance.
- Develop and monitor short and long-range planning and goals.
- Represent the Credit Union at community and legislative events, and serve as an advocate for the credit union industry.
- Bring personal/professional expertise and that of others to your role on the board to support the mission of the Credit Union.
- Abide by all of the established Policies and Procedures of the Credit Union and the Board of Director's job description.

I agree that if at any time I am unable to fulfill the commitments of a member of the Board of Directors, I will submit a signed written Letter of Resignation to the Board Chair two weeks before the next scheduled meeting.

\_\_\_\_\_  
 Name (please print)

\_\_\_\_\_  
 Signature of Volunteer Candidate

\_\_\_\_\_  
 Date



## Supervisory Committee Duties and Responsibilities

Supervisory Committee Members will abide by the credit union's Code of Ethics and shall not use their positions to further personal interest or to secure special privileges. It will be understood that the Board of Directors must review loans to Volunteer Officials prior to disbursement and that the accounts of Volunteer Officials, along with staff, are subject to random, confidential, internal audits. Supervisory Committee members are required to hold in strictest confidence all information provided to them as result of their official role with Guadalupe Credit Union including but not limited to strategic plans, personnel information, other business that comes before the board at their meetings, and membership account and transaction information. Breach of member confidentiality is a violation of the Privacy Act and may greatly endanger member confidence in the credit union as well as result in civil and criminal charges against the offender.

### Primary Function:

The Supervisory Committee will ensure the credit union's operational records are inspected for accuracy, its assets for security, and its procedures for the proper handling and use of funds. The Committee will also contract with an external auditor to perform the annual audit. Committee members are also expected to personally utilize credit union products and services and to actively promote the credit union in the community.

### Specific Duties:

#### Meetings:

1. Attend Supervisory Committee meetings on a monthly basis and complete individual assignments on a timely basis.
2. Assign a Committee member to represent the Committee at the monthly meeting of the Board of Directors who will then report the business conducted by the Board at the next Supervisory Committee meeting.
3. Successfully complete annual training requirements for Volunteer Officials in addition to attending the Annual Meeting of the membership and the strategic planning session for Volunteer Officials and management. Training may entail out-of-town and out-of-state travel paid for by the credit union as outlined in the training and travel policies of the credit union. Upon his/her return the attendee shall give a brief summary to the education and value of the topics discussed.

### Operations:

1. Supervise the VP of Risk & Audit and receive monthly reports to ensure that the following duties are performed:
  - Verification of the securities, cash, and accounts of the credit union.
  - Scrutiny of the acts of all offices, committees, and employees of the credit union to determine compliance with Board Policy, state, FID, NCUA, and other regulatory rules and laws.
  - Performance of all other duties within the VP of Risk & Audit's job description.
2. Conduct or order a verification of the loan and share accounts of members, staff, and Volunteer Officials in accordance with credit union policy and regulatory requirements.
3. Review the adequacy of internal controls, and conduct tests, or have tests conducted, to make sure they are being followed.
4. Review interest income from loans and investments and the expected interest paid on member deposits to determine that the records are reasonable.
5. The Committee Chairperson shall prepare and make available an Annual Report to be submitted at the Annual Meeting.
6. Ensure audits are conducted as required by government agencies. Conduct or order supplementary audits, as the Committee deems necessary.
7. Monitor and evaluate the VP of Risk & Audit's job performance on a quarterly and annual basis.

### Governance:

1. Declare vacancy of any member of the Supervisory Committee if that Committee member fails to attend three consecutive meetings, or four meetings during a rolling calendar year, or otherwise fails to perform any of their duties in accordance with Committee Requirements.
2. Fill vacancies on the Supervisory Committee until successors are elected at the next Annual Meeting.
3. Vacate the position of any member of the Board of Directors for cause if necessary, in accordance with state and federal regulations.

New Volunteer Officials must attend a formal orientation as well as view the Supervisory Committee Duties and Responsibilities CUNA CPD Course, and complete associated testing before receiving advances or reimbursements for out of town travel.

An incumbent Volunteer must complete required continuing education by the date nominations open in their year of candidacy to be eligible for nomination by the Nominating Committee for reelection to the Board or Supervisory Committee. Volunteers must also complete prior years above required continuing education to be eligible for out of state travel paid by the credit union.

### Continuing Education – non CCUSC (Certified Credit Union Supervisory Committee Member) Certified

Each non-certified Volunteer is expected to complete a minimum of 3 CPD courses (or 24 CUES credit hours) of continuing education each year (a year starts the day after the GCU's Annual Meeting and ends the day of the following year's Annual Meeting) in appropriate and

relevant topics from the following programs:

- CUNA CCUB or CCUSC eSchool
- CUNA Professional Development (CPD) Online Program
- CUES Online Program

After they have completed their minimum course requirements, Volunteers are encouraged to attend seminars and conferences within their training budget. They are required to attend the Annual Planning Session. The CEO will present a list of recommended conferences to the Volunteers each year based on available training to meet the educational needs of each entity. The list may be expanded upon Volunteer recommendation and Board approval. The list will indicate the conferences most appropriate for first term Volunteers.

Educational training at regularly scheduled monthly meetings presented by staff members or Volunteers will not count toward these requirements. Chapter Meetings will also not count toward these requirements. Volunteers attending conferences are expected to report on the highlight of the event to their appropriate peers.

#### Continuing Education – CCUSC Certified

The Volunteer is expected to recertify every 3 years by the date of the Annual Meeting. If the Volunteer does not recertify as required by CUNA, the Volunteer's education requirements will revert back to the requirements prior to certification. The Volunteer has the option to attend conferences and seminars or virtual courses (CUES or CPD online) within their budget.

The CEO will present a list of recommended conferences to the Board of Directors and Supervisory Committee each year based on available training to meet the educational needs of each entity. The list may be expanded upon Volunteer recommendation and Board approval.

The certified Volunteer is still required to attend the Annual Planning Session.

Educational training at regularly scheduled monthly meetings presented by staff members or Volunteers will not count toward these requirements. Chapter Meetings will also not count toward these requirements. Volunteers attending conferences are expected to report on the highlight of the event to their appropriate peers.



## Supervisory Committee Statement of Commitment

Title: Member, Guadalupe Credit Union Supervisory Committee  
 Reports to: Committee Chair  
 Role: To serve as a voting member of the Supervisory Committee for Guadalupe Credit Union. Select and engage an independent public auditing firm to perform the Annual Supervisory Committee Audit. Perform a bi-annual verification of member accounts in accordance with NCUA guidelines. Review monthly Internal Audit results for discrepancies that require further review.

Term: Beginning \_\_\_\_\_ and ending at Guadalupe Credit Union’s Annual Meeting in \_\_\_\_\_.

### Time Expectations:

- Attend regularly scheduled committee meetings (12 per year).
- Attend necessary special committee meetings.
- Attend Board meetings 2-3 times per year.
- Attend other scheduled meetings such as planning meetings, workshops or other development activities.
- Attend, support and participate in organizational events.
- Complete educational requirements.

### Obligations:

- Fully understand and support the mission of the Credit Union.
- Review performance and job description of VP of Risk & Audit annually.
- Utilize the products and services of Guadalupe Credit Union as your primary financial institution.
- Monitor the Credit Union’s internal controls and audit findings.
- Represent the Credit Union at community and legislative events, and serve as an advocate for the credit union industry.
- Bring personal/professional expertise and that of others to your role on the committee to support the mission of the Credit Union.
- Abide by all of the established Policies and Procedures of the Credit Union and the Supervisory Committee’s job description.

I agree that if at any time I am unable to fulfill the commitments of a member of the Supervisory Committee, I will submit a signed written Letter of Resignation to the Supervisory Chair at least two weeks before the next scheduled meeting.

\_\_\_\_\_  
 Name (please print)

\_\_\_\_\_  
 Signature of Volunteer Candidate

\_\_\_\_\_  
 Date