

Texas Credit Union Department page 1 of 2
VOLUNTEER APPLICATION and AGREEMENT TO SERVE

Texoma Community Credit Union

Location Wichita Falls

Name
(Mr., Mrs.,
Ms., Miss) _____

Title of Newly
Elected/Appointed CU
Position _____

Maiden Name (if Different from Above) _____

Address (Res.) _____
Street City State Zip Code

Phone + Area
Code _____
(residence) (business)

Place of Birth _____

Date of Birth _____

Employer _____

Social Security
Number _____

Type of Business _____

Number of Years with present employer _____ Your position title _____

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

Dates Employer and Address

Education background (circle highest grade completed)

1 2 3 4 5 6 7 8 9 10 11 12

(grade and high school)

1 2 3 4 ()

(college)

Major Field of Study

Other training or experience

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 Membership in Professional Societies and Associations:

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List any financial institutions in which you control directly or indirectly or own legally or beneficially 10% or more of 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.

- Has Texoma Community Credit Union charged off any loan(s) you owed? Yes No
- Have you ever been adjudged a bankrupt? Yes No
- Have you ever been denied an individual or position schedule 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 or 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)

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) _____
3. Name of Spouse _____

READ THE FOLLOWING CAREFULLY BEFORE SIGNING

CERTIFICATION AN AGREEMENT TO SERVE:

I certify that the information provided on this form is true an correct. I further pledge to carry out the duties and responsibilities commensurate with said office(s) as promulgated by the Texas Credit Union Act and 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

_____ Witness

CREDIT REPORT AUTHORIZATION

The Texoma Community Credit Union requires that credit reports be obtained for all individuals that are the subject of applications submitted for Director, Advisory Director/Committee Member, or Employee. The following information must be furnished in order to facilitate access to a credit report:

Last Name	First Name	Middle Name	Mr./Ms.
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Street Address (No P.O. Boxes)

City	State	Zip	Years at this Address
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Former Street Address (No P.O. Boxes)

City	State	Zip	
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Social Security Number	Date of Birth
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In accordance with the above, I authorize Texoma Community Credit Union to conduct a credit check and forward the credit report to Texas Credit Union Department, National Credit Union Administration or other necessary entities for the purpose of processing the application for my participation with this credit union. In addition, I authorize Texoma Community Credit Union to seek whatever information is necessary for completing a background check.

X

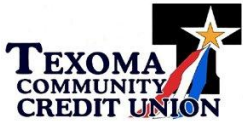
Signature

CERTIFICATION OF VALIDITY

Under penalty of perjury, I certify that the information included in the _____ pages of this application package that is being provided to the Texoma Community Credit Union, the Texas Credit Union Department and the National Credit Union Administration (NCUA) is true and correct.

Signature

Date



AUTHORIZATION FORM

Please read the following statements carefully.

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

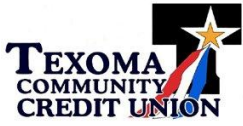
The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check 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.



AUTHORIZATION FORM

Please read the following statements carefully.

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.	Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20006
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the Bureau:	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	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	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	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	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, Phone: (877) 382-4357