

# COAST GUARD EMPLOYEES CREDIT UNION

Hale Boggs Federal Building, 500 Poydras St. Rm. 1226  
New Orleans, LA 70130-3396

Web: www.coastguardecu.net

Toll free: 800-772-6163  
Direct: 504-671-2287 or -2289  
Fax: 504-671-2290 or 877-427-3291



## Volunteer Application (Print or Type Clearly)

E-mail: cgecu@coastguardecu.net

Requirements for volunteers:	CREDIT UNION STAFF USE:
1. Must be a member of the credit union	Member No.:
2. Not delinquent on any debts for the past six months.	Membership Status:
3. Attend regular meetings and annual membership meeting	Bondable Verified: <input type="checkbox"/> Yes <input type="checkbox"/> No
4. Actively participate in volunteer work.	Date Received:
5. Must be bondable by CUNA Mutual Group	Date of Credit Report:
6. Release authority for a credit history report to be pulled regularly.	Date BOD Review:

### Volunteer position applying for:

<input type="checkbox"/> Board of Directors	<input type="checkbox"/> Supervisory Committee	<input type="checkbox"/> Credit Committee	<input type="checkbox"/> Other
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Enter position desired or leave blank for any position: (chair, vice-chair, secretary, treasurer, member)

### Applicant information:

Last Name:		First:		M.I.:	Suffix: <input type="checkbox"/> Jr. <input type="checkbox"/> Sr.	
Social Security Number:		Driver's License (state and number):			Birth Date:	
Current Physical Address:		Apartment/Unit #	City:		State:	Zip code:
Home Phone:		Cell Phone:		Work Phone:		
Mailing Address:		Apartment/Unit #	City:		State:	Zip code:
Email:			Hurricane Evacuation Location:			

### Applicant Signature and release:

<input type="checkbox"/> Yes <input type="checkbox"/> No	The NCUA Quarterly Call Report requires the credit union to list volunteers, do you allow the credit union to list your home address on this report? If NO the credit union office address will be used for the report.
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**I, the undersigned applicant hereby grant, give, authorize, the Coast Guard Employees Credit Union (CGECU), complete and absolute permission to obtain, review and copy my credit history report(s) from whatever source, for the use by the CGECU in consideration as my eligibility for a position at the credit union. Further, I understand that if accepted as a volunteer they may pull such reports in the future if necessary.**

Applicants Signature	Date signed
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### Credit Union Staff usage below this line

<input type="checkbox"/> Approved <input type="checkbox"/> Disapproved	<b>Board of Directors review results, date:</b>
<input type="checkbox"/> Credit union bylaws	<b>Date current bylaws provided:</b>
<input type="checkbox"/> Credit union recent financial statement	<b>Date current financial statement provided:</b>
<input type="checkbox"/> Credit union current handbook	<b>Date current handbook for position(s) provided:</b>
<input type="checkbox"/> Notification and listing updated	<b>Web site and notification made on:</b>
<input type="checkbox"/> Training schedule established	<b>Training initiated on:</b>

# COAST GUARD EMPLOYEES CREDIT UNION

## Volunteer Application (Continuation)

### Board of Directors Responsibilities:

- Work with the chief executive officer and the board to develop objectives and goals for the credit union, including strategic plans.
- Make sure the credit union adheres to pertinent laws, regulations, by-laws, policies and sound business practices.
- Make sure the credit union maintains sound financial conditions and that the credit union's assets are protected against unauthorized or illegal acts. Designate depositories, authorize borrowing and investing, and provide for bonding and other security factors, including internal control policies and procedures. Approve interest rates, dividends, and refunds, or approve policies to guide management in doing so. Approve loan limits and savings minimums.
- Develop personnel policies, or make sure they are developed, and then approve them for all credit union programs and activities. Review policies and bylaws at least once a year and update as necessary.
- Make sure new products and services are developed as needed.
- Approve the credit union budget.
- Define the scope of the chief executive officer's job, hire someone to fill the position, and review his or her progress in attaining goals and objectives
- Attend board meetings, exercise judgment independently from the chief executive officer and report to the members at the annual meeting.

### Supervisor Committee Responsibilities

- Make audits, or cause them to be made, as required by government agencies. Prepare and submit the necessary forms to regulators. Conduct or order supplementary audits as the committee decides are necessary.
- Inspect the securities, cash, and accounts of the credit union. Scrutinize the acts of all officer, committees, and employees of the credit union to determine compliance with policies and regulations.
- Conduct or order a verification of the loan and share accounts of the members, in accordance with credit union policy and regulatory requirements.
- Review the minutes of board and committee meetings
- Make sure there are adequate internal controls, and that they are being followed.
- Recalculate the expected interest income from loans and investments and the expected interest paid on member deposits to determine whether records are reasonable.
- Suspend any director, committee member or employee if necessary in accordance with state and federal regulations.
- Prepare and make available a report to members of past year activities to be read at the annual meeting.

### Credit Committee Responsibilities

- Review processed loan applications based on current credit union policies established by the BOD.
- Make underwriting decisions based on the capacity to make payments, collateral security, conditions of loan request, and character of the borrower.
- Review all reject loan applications by a loan officer.
- Familiar with current regulations concerning all relevant federal and state lending practices.
- Review the credit union lending performance annually and provide recommendations for changes to BOD.
- Review the credit union lending policies annually and provide recommendations for changes to BOD.
- Prepare and make available a report to members of past year lending activities to be read at the annual meeting.
- Promote the wise use of credit amount the membership.