



**Board of Directors
Volunteer Service Application Packet**

Thank you for showing an interest and a desire to serve on our credit union Board of Directors.

To formally submit your application for a Board of Director position, please fill out the enclosed documents which includes a volunteer service application. All documents should be returned to our Administration Department **no later than November 18.** In addition to a completed volunteer service application packet, we ask that you please submit a copy of your resume.

Once our Administration Department has received and reviewed your application packet for completeness, they will then forward the packet to our Board of Directors, Nominating Committee for review. Thereafter, our Board of Directors, Nominating Committee may reach out to you to set up an interview as part of their selection process.

Please send your completed application packet and resume to our Administration Department by:

Email: volunteer@forteracu.com

Fax: 931.431.2103

Mail: Fortera Credit Union
Attention: Administration
PO Box 30669
Clarksville, TN 37040

Please feel free to contact Megan McWilliams, Executive Assistant, directly at 931.431.2103 with any questions or comments you may have in regards to the application process.

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Appendix I - Board of Directors – Board Job Description

Primary Duties:

Maintains the general direction and control of the credit union. This includes guiding the organization to fulfill its purpose, setting policies which guide the credit union, and ensuring that those policies are implemented in accordance with the credit union charter, By-Laws, all applicable federal and state laws, sound business practices, and membership needs.

Specific Duties and Responsibilities:

The work of the board is serving as trustees for the member owners in determining and demanding appropriate organizational performance. To distinguish the board's own unique work from the work of its staff, the board will concentrate its efforts on the following work outputs:

- 1) The connection between the organization and the member owners.
- 2) Clarity of values and vision in written governing policies, which, at the broadest levels, address:
 - a) Ends: Organizational impacts, benefits, outcomes, recipients, and their relative worth (what good for which people and needs at what cost).
 - b) Executive Limitations: Constraints on executive authority, which establish the prudence and ethics boundaries within which all executive activity and decisions must take place.
 - c) Governance Process: Description of how the board conceives, carries out, and monitors its own task.
 - d) Board - CEO Relationship: Delegation of power and its proper use monitored; the CEO role authority and accountability.
- 3) The assurance of organizational performance.
- 4) Compliance with Bylaws and external regulations pertaining to the board. This includes the requirement that Board members understand that the third unexcused absence from a regular/special board meeting, within a rolling 12-month period, will result in automatic dismissal. An excused absence takes an approved motion of the Board. This includes all regular meetings, audit out briefs, Strategic Planning meetings and meetings called by the Board Chair. Meeting times will be held during the normal business hours whenever possible. Regular Board meetings will be held on the last Tuesday of the month at 5:00 pm.
- 5) Responsible for electing a Chair, Vice-Chair, Secretary and Treasurer and the appointment of President/CEO on an annual basis. These elections will take place at the Organizational Meeting following the Annual Meeting. In the event that the Chair is unable to fulfill the position for the complete term, the Vice-Chair will succeed to the Chair position for the remainder of the term. The Board will be required to elect a replacement for the Vice-Chair within 30 days of the vacancy for the remainder of the term.
- 6) Fulfilling the annual appointment of the Supervisory Committee, who shall have unquestioned personal ethics and integrity. Background information, including employment records, work references, criminal and credit check, will be required on all Supervisory Committee members. Confirmed negative credit, criminal, and background checks may result in disqualification from further consideration.
- 7) Set the qualifications and select the President/CEO, conduct the President's/CEO's performance review on an annual basis and establishes compensation and performance incentives for the President/CEO.

- 8) Use the Fortera Credit Union online systems to faithfully review and respond to correspondence pertaining to credit union matters promptly unless prevented by circumstances beyond control.

Expectations of Directors:

In addition to the above, the volunteers serving on the Board of Directors, by election or appointment are expected to:

- 1) Have the ability and desire to attend educational program(s) where these are necessary to perform the duties of the Director.
- 2) Be committed and demonstrates the desire to learn about Fortera Credit Union, the duties of its elected/appointed officials, its products and services, and the laws and regulations that govern it.
- 3) Act as a positive ambassador for the credit union and its products and services.
- 4) Attend all scheduled regular, committee and special meetings of the Board of Directors, as well as the annual meeting and the annual planning session.
- 5) Participate in Board committees where necessary.
- 6) Maintains all business affairs and affairs of its members in a confidential manner, as well as following the principals of the Credit Union's Code of Conduct and Business Ethics policies.

Skills and Qualifications:

- 1) Cannot be employed at Fortera Credit Union in the preceding two years.
- 2) Eligible for bond coverage.
- 3) Successfully pass criminal and credit background requirements.
- 4) Be a member in good standing of the Credit Union. Conditions which a member may be classified as not in good standing are defined as:
 - a. Member has caused the Credit Union a loss.
 - b. Member has an overdrawn account.
 - c. Member has a delinquent loan.
 - d. Member has exceeded authorized credit limit.
 - e. Member has an attachment and/or tax levy.
 - f. Member has failed to provide security documentation as specified in their loan/security agreement.
 - g. Member has misrepresented information or provided false documentation to the Credit Union.
 - h. Member has destroyed Credit Union property, threatened employees, or caused a disruption at the Credit Union.
- 5) Possess the ability to take and handle criticism for making necessary but unpopular decisions.
- 6) Have an open mind, the ability to use sound judgment, a willingness to accept responsibility, and the ability to make decisions with colleagues.
- 7) Have experience in an aspect of finance and/or leadership dynamics.

Appendix V- Board of Director's Code of Conduct

The Board of Directors has a fiduciary responsibility to the Credit Union, responsibility to each other, to the members of Fortera Credit Union, and to the employees of Fortera Credit Union to establish and adhere to the following code of conduct.

- 1) Attend regular and special board meetings and understand that the third unexcused absence from a regular/special board meeting, within a rolling 12-month period, will result in automatic dismissal. An excused absence takes an approved motion of the Board.
- 2) Be prepared for all board meetings.
- 3) Become familiar with the Board policy manual and with Fortera Credit Union's bylaws.
- 4) Participate in board meetings, ad hoc committees, and policy decision-making.
- 5) Make informed decisions and support them once they have been fully discussed and resolved by the Board.
- 6) Bring to the Board issues for discussion and action.
- 7) Refrain from holding discussions that pertain to Board business outside of the boardroom that constitute a quorum where all board members cannot participate.
- 8) Invest personal energy and skills in the purposes and objectives of Fortera Credit Union, seeking opportunities where individual skills and abilities can be appropriately applied to the Board's work.
- 9) Show respect for others and their right to disagree.
- 10) Relate to other individuals with integrity, honesty, and straightforwardness.
- 11) Actively discipline themselves and other members of the Board of Directors by identifying Board actions and conditions that run counter to these policies.
- 12) Bring to the Chair's immediate attention any condition or action that they believe exceeds an Executive Limitation Policy or is not in compliance with bylaws.
- 13) To promote diversity in the credit union by treating all individuals fairly and deliver the highest level of service in a courteous and professional manner without regard to race, national origin, gender, sexual orientation, religion, creed, disability, ancestry, military service, social or economic level or any other legally protected characteristic.
- 14) To support and participate in programs that favorably reflect and seek solutions for the citizens and communities served by the credit union.

I have read and understand the Code of Conduct Statement Policy.

I agree to follow the above and I am aware that any violation of these statements, standards and guidelines will result in corrective action up to and including immediate removal from office.

Print Name

Date

Signature

Appendix VI- Board of Directors - Oath of Office

I have read and fully understand the Board Job Description, Code of Conduct, and Business Ethics as it pertains to the Board of Directors. I do hereby agree, that in order to serve on the Board of Directors, I will conform to and abide by the following:

1. Employ the highest ethical standards and comply with both the letter and spirit of all applicable laws, regulations and internal policies, including Code of Conduct and Business Ethics.
2. Ensure the business of the credit union and its members remains confidential in nature.
3. Understand and perform my duties and responsibilities as a Director, which includes being a positive role model, focusing on the strategic needs of the credit union and reporting potential operational issues to the President/CEO and Chair.
4. Attend all regular and special meetings of the Board when notified, unless prevented by circumstances beyond my control.
5. Maintain good working relationships with credit union management and committee members by respecting the opinions of others, supporting decisions made by the team and utilizing time resources in the most productive and enthusiastic manner.
6. Participate to the best of my ability in determination of policy and other matters coming before the Board, and vote on all issues submitted or proposed for Board action.
7. Abstain from voting on questions of direct personal or pecuniary interest, except for matters of holding office or other positions to which other members are eligible.
8. Continually seek to learn more about the credit union organization, its services and my individual responsibilities as a Board Member by fulfilling the educational requirements established by the Board.
9. Immediately disclose any potential personal conflict of interest to the Chair of the Board and refrain from voting on any issues related to the conflict.

Signature: _____

Date: _____

Appendix VII - Board of Directors - Business Ethics Policy

Fortera Credit Union Board of Directors/Associate Directors will maintain the highest ethical standards in the conduct of Fortera Credit Union affairs. The intent of these policies and guidelines is that each official will conduct Fortera Credit Union's business with integrity and comply with all applicable laws in a manner that excludes considerations of personal advantage or gain.

Financial Responsibility

- 1) Any official having information or knowledge of any unrecorded funds or assets or any prohibited acts shall promptly report such matter to their Chair, as appropriate, including, but not limited to:
 - a) The use of any funds or other assets of, or the providing of any services by the credit union for any purpose, which is unlawful under the laws of the United States, any state thereof or any jurisdiction is strictly prohibited.
 - b) No undisclosed or unrecorded funds or assets of the credit union or any subsidiary shall be established for any purpose.
 - c) No false or misleading entries shall be made in the credit union's books or records for any reason and no officials shall engage in any arrangement that results in such prohibited acts.
 - d) No payment on behalf of the credit union shall be approved or made with the intention or understanding that a part or all of such payment is to be used for any purpose other than that described by the document supporting the payment.
 - e) No payment shall be made on behalf of the credit union, which could be considered bribery or political contribution.
- 2) Gifts, Favors and Payments Given or Received: Gifts, favors, and payments may be given to officials at Fortera Credit Union's expense if they meet all of the following criteria:
 - a) They are consistent with accepted business practices.
 - b) They are of sufficiently limited value and in the form that will not be construed as a bribe or payoff.
 - c) They are not in violation with applicable laws and generally accepted ethical standards.
 - d) Public disclosure of the facts will not embarrass Fortera Credit Union.
- 3) Officials are prohibited from soliciting, for himself or herself or for a third party (other than the credit union itself), anything of value from anyone in return for business, service or confidential information of the credit union. Officials shall not seek or accept for themselves or others any gifts, favors, entertainment or payments without a legitimate business purpose from any persons or business organizations that do or seek to do business with or is a competitor of Fortera Credit Union.
- 4) Officials may accept for themselves common courtesies usually associated with customary business practices. As a general guideline, if the value of the gift given to an individual official is greater than \$50.00, it must be reported to their Chair. These include but are not limited to:
 - a) Lunch and/or dinner with vendors.
 - b) Gifts of small value from vendors, such as calendars, pens, pads, etc.
 - c) Gifts in cash or cash equivalent, in any amount, are not allowed (other than bona fide salary, benefits and incentives.)
 - d) Tickets to events (such as sports, entertainment, etc.) are acceptable if offered by the vendor.
 - e) Gifts of perishable items usually given during the holidays, such as cookies, nuts, etc. are acceptable.
 - f) Day outings, such as golf, are acceptable if offered by the vendor and with the vendor's attendance.
 - g) The receipt and irresponsible use of alcoholic beverages is not acceptable while representing the credit union.

Personal Conflicts of Interest

- 1) Officials should avoid any situation that involves or may involve a conflict between their personal interest and the interest of Fortera Credit Union. As in all other facets of their duties, officials dealing with members, vendors, suppliers, contractors, competitors or any person doing or seeking to do business with Fortera Credit Union are to act in the best interest of the company.
- 2) All officials shall make prompt and full disclosure in writing to their Chair of any potential situation that may involve a conflict of interest. This disclosure must be filed at the start of taking office and annually thereafter. The directors will resolve any apparent conflict of interest based on the disclosure.
- 3) When matters pertaining to the specific personal interest of a board member are discussed, the affected board member shall not engage in the discussion and will refrain from voting. The minutes shall reflect this situation.
- 4) If more than one board member is involved in the same conflict of interest and a vote is called, the number voting must exceed the quorum requirements for the meeting or unanimous action is required of the remaining voting board members.
Such conflicts include, but are not limited to:
 - a) Ownership by an official or family member with a significant interest in any outside enterprise which does or seeks to do business with or is a competitor of Fortera Credit Union.
 - b) Serving as a director, officer, partner, and consultant or in a managerial or technical capacity with an outside enterprise that does or is seeking to do business with or is a competitor of Fortera Credit Union.
 - c) Acting as a broker, finder, go-between or otherwise for the benefit of a third party in transactions involving or potentially involving Fortera Credit Union or its interest.
 - d) Any other arrangement or circumstances, including family or other personal relationships which might dissuade the official from acting in the best interest of Fortera Credit Union.

Confidential Information

- 1) Disclosure or use of any confidential credit union product information, data on decisions, plans or any other information that might be contrary to the interest of Fortera Credit Union without prior authorization by their Chair is prohibited (except as necessary in the course of normal business activities). The misuse, unauthorized access to or mishandling of confidential information, particularly member and personnel information is strictly prohibited. It is imperative that officials handle all member information and transactions with Fortera Credit Union in strict confidence. This includes, but is not limited to:
 - a) Credit union related information should be discussed within the credit union only as necessary in processing transactions. Applications, credit reports and other documents in member loan files should not be distributed or copied within the credit union except as necessary in processing transactions.
 - b) Member financial information and loan documents should not be distributed or disclosed to persons outside the credit union except as necessary in the ordinary course of credit union business, such as data transmissions to a credit reporting agency or disclosures necessary to protect the member and/or the credit union or as required by law or regulation.

Officials and Family Accounts

- 1) Officials are required to join Fortera Credit Union and encouraged to utilize its services as our member. When opening a new account, credit union officials are required to identify himself/herself as a Fortera Credit Union official.
 - a) Fortera Credit Union officials' accounts will be audited at least annually and be required to validate that all credit union related accounts have been disclosed and flagged on the credit union's system.
 - b) Fortera Credit Union officials must keep their accounts reconciled and in good standing at all times. They are expected to conduct their financial affairs in a manner deserving of public trust and

confidence that reflects favorably on Fortera Credit Union. In no instance may an official's personal transactions create a conflict of interest or be illegal or fraudulent in any way.

- c) The Board of Directors must approve all credit union officials' loans; both consumer and real estate for loan amounts that exceed \$20,000 in aggregate.

Diversity

- 1) Fortera Credit Union is committed to a policy of equal opportunity and strives to provide an environment where every employee and member – regardless of race, religion, sex, pregnancy, age, national origin, color, citizenship, disability, veteran or military status, or genetic status – feels respected and valued. By respecting the richness of our differences in individual traits, skills, beliefs, and talents, not only does our organization benefit but it also contributes to the success of the community we serve. Diversity makes Fortera Credit Union a better place to work, helps us better understand our members' needs, and enables us to provide outstanding service.
- 2) Fortera Credit Union will:
 - a) Aim to create a culture that respects and values each other's differences and recognizes that diversity is a great asset to us and the people we serve;
 - b) Raise awareness of and promote a belief in the advantages of diversity, and;
 - c) Ensure all employees and volunteers are aware of the objectives within this policy and are encouraged to support its objectives.

Harassment and Discrimination

- 1) Fortera Credit Union is committed to maintaining a workplace that is free of discrimination, harassing conduct, bullying, and unwelcome sexual advances or requests for sexual favors. All types of harassment or discrimination, whether based on sex, pregnancy, race, color, religion, age, disability, genetic or military status, or other status protected by federal, state, local or other law, against employees, volunteers, officials, visitors, vendors and members is prohibited. As part of our commitment we will not tolerate verbal, visual or other communication (such as e-mail, voice mail or internet), physical conduct or other actions by anyone, including all employees, volunteers, officials, visitors, vendors or members which harasses or interferes with another's job performance or which creates a hostile working environment.
- 2) Fortera Credit Union seeks to provide a professional work environment in an atmosphere of mutual respect.
- 3) Sexual harassment is unacceptable behavior and is an unlawful activity. It includes unwelcome conduct, advances, and requests for sexual favors or communication based on sex that adversely affects a person's employment relationship or working environment. Harassment may be directed at men or women and includes heterosexual and homosexual behavior. Sexual harassing conduct includes, but is not limited to instances where:
 - a) Submission to or rejection of the conduct is used as a basis for an employment decision.
 - b) Submission to such conduct is an explicit or implicit term or condition of employment.
 - c) Conduct has the purpose or effect of substantially interfering with a person's work performance or of creating an intimidating, hostile or offensive work environment.
 - d) Sexual teasing, offensive or suggestive remarks about someone's appearance, sexual advances, repeated requests for a date, inappropriate physical conduct (such as patting, pinching or brushing up against someone), obscene or degrading language, offensive e-mail, internet or other communications, showing or posting sexual or foul pictures or posters and unwanted or inappropriate questions that infringe upon individual privacy.

- 4) All officials are expected to behave in a professional manner and avoid behavior that might suggest or be interpreted as harassing or discriminatory. Officials also have a special duty to ensure that work environments are professional and free of all forms of harassment and unlawful discrimination.
- 5) Any official who believes that he/she has experienced or witnessed harassment or discrimination in our workplace should immediately report the incident to their Chair or President/Chief Executive Officer. All complaints will be taken seriously, treated as confidentially as possible and investigated by Management of Human Resources. Officials are required to cooperate in any investigation (except as may be prohibited by law.) There will be no retaliation against anyone who makes a charge of harassment or who assists in an investigation.
- 6) Appropriate corrective action up to and including removal from office as provided for the bylaws of the credit union will be taken against any official found to have violated this policy. False accusations or inappropriate behavior, which may not be unlawful or violate this policy may still constitute “conduct unbecoming an official” and will also be subject to corrective action up to and including removal from office as provided for in the bylaws of the credit union.

Intellectual Property

- 1) For purposes of this document, Intellectual Property is defined as any equipment provided by Fortera Credit Union for business use, including but not limited to personal computers (PC), email, Internet access, Intranet access, computer software programs and applications, fax machines, phone and voice messaging, etc. All Intellectual Property is subject to be monitored, reviewed and examined as business needs require and at any time. When officials use Intellectual Property for business purposes, they are:
 - a) Prohibited from viewing, sending or downloading sexually explicit, discriminatory, harassing, threatening or other messages that are offensive or harmful to business operations.
 - b) To ensure that credit union related information and files are password protected. Computer passwords are strictly confidential and should not be shared with others.
 - c) To be respectful and professional in their communications. Be careful using humor, sarcasm and inappropriate or easily misinterpreted verbiage.
 - d) To maintain the integrity of our resources do not alter or remove company hardware or software or execute programs that infiltrate computer systems, except as authorized by the Information Technology department. Be aware of viruses and related procedures to control them.
 - e) The potentially serious consequences of security breaches and possible legal costs because of improper use require that we strictly enforce our Intellectual Property guidelines. According to applicable copyright laws, persons involved in the illegal reproduction of software can be subject to civil damages and criminal penalties including fines and imprisonment. Fortera Credit Union does not condone the illegal duplication of software.
 - f) Use the Fortera Credit Union email system (forteracu.com) to faithfully review and respond to e-mails pertaining to credit union matters promptly unless prevented by circumstances beyond my control.

Compliance and Irregularity Reporting

- 1) All officials are held accountable for ensuring that his/her credit union activities comply with established policies, procedures, and processes and with the letter and spirit of all applicable laws and regulations.
 - a) It is the responsibility of all officials to immediately report any and all irregularities of which they become aware of, which might indicate the actual or suspected existence of a loss, fraud, harassment, discrimination, embezzlement or similar impairment of credit union funds, resources or property. “Irregularities” include, but are not limited to the use by a credit union employee or official of improper operating procedures, suspicious activities or the presence of suspicious persons at the credit union.

- b) This policy prohibits any disciplinary or discriminatory action against any volunteer or official who reports a legitimate concern about possible violations of any policy, law or regulation by the credit union or any credit union official.
- c) When an official has knowledge of or a concern of illegal, unethical or dishonest fraudulent activity or conduct, the official is responsible to report the facts of which he/she is aware of to his/her Chair.
- d) If the official believes for any reason that reporting to their Chair may not be effective or feel it appropriate to submit an anonymous concern or complaint, then he/she must report the matter to one of the following:
 - i) President/CEO
 - ii) Internal Audit/Compliance Manager
 - iii) The Supervisory Committee - mail written correspondence to:
 PO Box 30669
 Clarksville, TN 37040
- e) All complaints will be taken seriously, treated as confidentially as possible and investigated by management of Fortera Credit Union or the Supervisory Committee, whichever is appropriate.
- f) Any violations of these policies will subject the official to disciplinary action, up to and including immediate removal from office. Inappropriate behavior which may not be unlawful or violate this policy may still constitute “conduct unbecoming an official” and will also be subject to corrective action up to and including removal from office. In addition, a credit union official will be subject to disciplinary action, up to and including removal from office as provided for in the bylaws of the credit union, if he/she:
 - i) Becomes aware or suspicious of any irregularity and fails to report the facts immediately or
 - ii) Reports an intentional false accusation of any irregularity.
- g) Board of Directors reserves the right to revise these policies and guidelines, as needed, to safeguard the security, privacy and integrity of Fortera Credit Union, its members and employees.

I have read the Business Ethics Policy and agree to abide by the provisions outlined in the policy.

I agree to follow the above and I am aware that any violation of these statements, standards and guidelines will result in corrective action up to and including immediate removal from office.

Print Name

Date

Signature

Policy Revised: 12/14/2021

Board of Directors
Volunteer Service Application

CREDIT UNION MISSION STATEMENT: Creating the right financial solution for you - every time.

QUALIFICATIONS

1. Be a member in good standing of the Credit Union. Conditions under which a member maybe classified as not in good standing are defined as:
 - a) Member has caused the Credit Union a loss.
 - b) Member has an overdrawn account.
 - c) Member has a delinquent loan.
 - d) Member has exceeded authorized credit limit.
 - e) Member has an attachment and/or tax levy.
 - f) Member has failed to provide security documentation as specified in their loan/security agreement.
 - g) Member has misrepresented information or provided a false document to the Credit Union.
 - h) Member has destroyed Credit Union property, threatened employees, or caused a disruption at the Credit Union.
2. Attend all regular, committee, and special meetings of the Board of Directors as required.
3. Be committed to learning about the Credit Union, its services, laws, and regulations that govern it, and the responsibilities of a Board member.
4. Possess the ability to take and handle criticism for making necessary but unpopular decisions.
5. Have an open mind, the ability to use sound judgment, a willingness to accept responsibility, and the ability to make group decisions with colleagues.
6. Have experience in an aspect of finance and/or leadership dynamics.

DISCLOSURES

1. It is important that potential candidates understand that there is a risk of liability associated with acting as a Credit Union official. The Credit Union provides a number of protections such as Bond and Insurance coverage to protect the Officials and Credit Union in the case a matter of liability arises. We may also enter into indemnification agreements. However, there are some circumstances under applicable laws where such coverage may not be sufficient or unavailable. It is recommended that an applicant consult with such persons as he or she feels appropriate to further assess this consideration before committing to volunteer for the Credit Union. Further, to act as a volunteer you must be "bondable." You agree to provide all information required to by an approved bond or insurance company to determine "bondability/insurability"; and understand that you may not serve as a volunteer if such coverage is for any reason not offered, denied or cancelled.
2. The Credit Union shall complete background check including, without limitations, a credit check on all potential candidates; obtain and/or furnish information concerning your credit affairs to any association, firm, corporation or personnel office; check your employment and credit history; and to obtain credit reports in connection with this application. This may also include criminal and other background checks/investigations.
3. All application information is confidential and will stay at the credit union. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you.
4. If you are selected as a candidate, you may be required to attend a formal interview with the Board of Directors and/or the Nominating Committee.

APPLICANT

| | | | |
|------------------|--|--------------------|--|
| Full Name: | | E-Mail Address: | |
| Daytime Phone #: | | Date of Birth: | |
| Employer: | | Position: | |
| Work Phone #: | | Social Security #: | |
| Mailing Address: | | | |

REFERENCES

| | | | |
|----------------------|--|------------------|--|
| Reference #1: | | | |
| Name: | | Relationship: | |
| Company: | | Contact Phone #: | |
| | | | |
| Reference #2: | | | |
| Name: | | Relationship: | |
| Company: | | Contact Phone #: | |
| | | | |
| Reference #3: | | | |
| Name | | Relationship: | |
| Company: | | Contact Phone #: | |
| | | | |
| | | | |

VOLUNTEER SERVICE QUESTIONNAIRE

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|--|
| Please answer the following questions in the spaces provided (attach additional sheets, if necessary): |
| 1. Have you ever been a member of a Board or governing body of any organization? If yes, please tell us about them. |
| 2. Please list all past or current volunteer positions you have held for Fortera Credit Union: |
| 3. Why do you want to serve on the Board of Directors of Fortera Credit Union? |
| 4. Do you serve on any other community service boards or committees? If yes, please tell us about them. |
| 5. Describe your present job. Is there a potential conflict of interest with the confidential aspects of the Credit Union and your job and other activities in which you may be involved? Explain. |
| 6. What is your educational background, including formal education and/or specialized training? |
| 7. What other interesting information can you share with us? Hobbies? Interesting travel? Past employment? Military service? |

| | |
|----|---|
| 8. | What do you see as your responsibilities as a member of the Credit Union's Board of Directors? |
| 9. | What expertise and skills do you have that are related to a financial institution? How do you see these skills being of value to the Board's activities and responsibilities? |

SIGNATURES, CONSENTS AND AGREEMENTS

By signing below, I agree to fully comply with all laws, rules, regulations and the Credit Union's Bylaws, as may be amended from time to time. I certify all information provided is true and correct. I consent that the Credit Union or its Board and/or Committees may undertake to verify information provided; and I authorize the Credit Union to obtain information concerning my credit history, including any credit reports and all other investigations noted in this application or otherwise as deemed appropriate by the Credit Union and/or its Board/Nominating Committee. I agree that if elected I may be removed from the Board or any Committee by a majority vote of the Board if the Board determines in its sole discretion that: (1) I have a conflict of interest in serving as a Board Member, for any reason whatsoever (and that the mere appearance of any conflict or impropriety is the standard that shall apply in such determinations); (2) I fail to perform my duties pursuant to the Credit Union's Bylaws; (3) I do not in all respects comply with all laws, rules, regulations and governmental requirements; (4) if the Board determines such action to be in the Credit Union's best interests; or if there is any material misstatement in this application or I fail to meet the qualifications set forth herein. This Agreement shall be governed by and interpreted consistently with the Tennessee State laws. Except as provided herein, no amendment or waiver in the provisions of this Agreement shall be effective unless in writing and signed by the parties. No failure on the part of the parties to exercise, and no delay in exercising, any right shall preclude any other or further exercise of any other right. Should any provision of this document be deemed unenforceable by a court of competent jurisdiction, all remaining provision shall remain valid and binding.

Further, I understand that all information provided to me in connection with service as a board member or in any other capacity with the Credit Union shall at all times be absolutely confidential. I represent and warrant that I shall not disclose such information, documentation, data, etc., absent a requirement to do so per a valid legal order or other valid legal process. I agree to entry of an injunction against such disclosure or further disclosure if I should in any way violate this promise; and understand that any violation of privacy by me may result in other damages.

By signing and submitting this application form, the applicant understands the time commitment service as a member of the Board of Directors; and agrees to be available for meetings at the Fortera Credit Union Corporate Headquarters in Clarksville, Tennessee.

Applicant's signature

Date

