



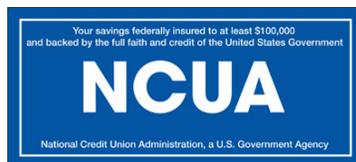
MIDWEST MEMBERS *Credit Union*

VOLUNTEER APPLICATION

Our volunteer officials represent the best interests of credit union members in the long- and short-term, a complex but worthwhile challenge.

As a progressive, member-owned, community-focused banking alternative, Midwest Member's mission is to:

- ☞ Provide comprehensive and competitive financial and related services
- ☞ Build strong relationships with members and potential members
- ☞ Provide the highest levels of quality service
- ☞ Maintain our financial stability, member value, and trust
- ☞ Provide a challenging and rewarding environment for our employees



We appreciate your interest in our credit union. Your qualifications as a volunteer are important in our overall selection process. A clear understanding of your background will aid us in considering you for a volunteer position that best meets your qualifications.

Please print or type the requested information.

_____ *Date*

_____ *First Name* _____ *Last Name*

_____ *Home Street Address* _____ *City* _____ *State* _____ *Zip*

_____ *Home Phone* _____ *Cell Phone* _____ *Work Phone*

_____ *Fax* _____ *E-mail*

_____ *Employer Company Name*

_____ *Employer Address* _____ *City* _____ *State* _____ *Zip*

_____ *Employment Position/Title*

_____ *Date Joined Credit Union* _____ *Account Number*

If related to anyone in our staff or volunteer faculty, state their name(s) and relationship(s).

Your availability: _____ *Mornings* _____ *Afternoons* _____ *Evenings*

Anticipated Hours Available per Month _____

The time requirements for volunteers range from 12-20 hours per month for Directors, 6-8 hours per month for Supervisor Committee members, to several hours per month or quarter for other committee assignments.

State why you would like to serve as a Midwest Members Credit Union volunteer:

Briefly describe your previous work-related or volunteer experiences which would qualify you as a volunteer for Midwest Members Credit Union:

References

<i>Name</i>				<i>Phone</i>
<i>Address</i>	<i>City</i>	<i>State</i>	<i>Zip</i>	

<i>Name</i>				<i>Phone</i>
<i>Address</i>	<i>City</i>	<i>State</i>	<i>Zip</i>	

Volunteers of Midwest Members Credit Union pledge to adhere to the Pledge of Officials, Code of Ethics, Conflict of Interest/Insider Policy, and policies and guidelines adopted by the Board of Directors. Article 1785, section 205(d) of the Federal Credit Union Act states that “any person who has been convicted of any criminal offense involving dishonesty of a breach of trust may not participate, directly or indirectly, in any manner in the conduct of the affairs of an insured credit union” and are, therefore, prohibited from performing volunteer duties at Midwest Members Credit Union.

Have you ever been convicted of a felony or a financially-related misdemeanor?

_____ Yes _____ No

Please read the following carefully:

Volunteer Certification: I certify that the facts stated above in the Volunteer Application are true and complete to the best of my knowledge. You have my permission to contact those listed as references, employers and supervisors, schools, and persons to release information to Midwest Members Credit Union or to person(s) designated by them, and agree that there shall be no liability for issuing such information.

I authorize the credit union to obtain credit reports and bondability checks in connection with this application. If I request it, the credit union will divulge the name and address of any credit bureau from which it received a credit report.

I understand that by registering with Midwest Members Credit Union I am under no obligation to accept a volunteer assignment.

Signature _____ Date _____

ACKNOWLEDGEMENT AND AUTHORIZATION

I acknowledge receipt of the DISCLOSURE REGARDING BACKGROUND INVESTIGATION and A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT and certify that I have read and understand both of those documents. I hereby authorize the obtaining of “consumer reports” and/or “investigative consumer reports” by the Company at any time after receipt of this authorization and throughout my employment or volunteer service, if applicable. To this end, I hereby authorize, without reservation, any law enforcement agency, administrator, state or federal agency, institution, school or university (public or private), information service bureau, employer, or insurance company to furnish any and all background information requested by First Advantage P.O. Box 105292, Atlanta, GA 30348, 1-800-845-6004, another outside organization acting on behalf of the Company, and/or the Company itself. Their Privacy Policy can be reviewed at <http://www.fadv.com/privacy-policy/>. I agree that a facsimile (“fax”), electronic or photographic copy of this Authorization shall be as valid as the original.

(Please Print)

Last Name _____ First _____ Middle _____

Signature: _____ Date: _____

Applicant for Employment or Volunteer Service—Consumer Information:

(Please Print)

Last Name _____ First _____ Middle _____

Other Names/Alias _____

*Social Security # _____ *Date of Birth _____

Driver's License # _____ *State of Driver's License _____

Present Address: _____

City _____ State _____ Zip Code _____

Phone Number _____

Employer/Former Employer _____

Position _____

Date of Employment _____

* This information will be used for background screening purposes only and will not be used as hiring criteria.

DISCLOSURE

(IMPORTANT - PLEASE READ CAREFULLY BEFORE SIGNING AUTHORIZATION)

DISCLOSURE REGARDING BACKGROUND INVESTIGATION

Midwest Members Credit Union, (“The Company”) may obtain information about you for employment or volunteer purposes from a third party consumer reporting agency. Thus, you may be the subject of a “consumer report” and/or an “investigative consumer report” which may include information about your character, general reputation, personal characteristics, and/or mode of living, and which can involve personal interviews with sources such as your neighbors, friends, or associates. These reports may contain information regarding your credit history, criminal history, social security verification, motor vehicle records (“driving records”), verification of your education or employment history, or other background checks. Credit history will only be requested where such information is related to the duties and responsibilities of the position for which you are applying. You have the right, upon written request made within a reasonable time after receipt of this notice, to request disclosure of the nature and scope of any investigative consumer report and a copy of any report about you. Please be advised that the nature and scope of the most common form of investigative consumer report obtained with regard to applicants for employment is an investigation into your education and/or employment history conducted by First Advantage Background Services Corp. (“First Advantage”), P.O. Box 105292, Atlanta, GA 30348, (800)845-6004. The scope of this notice and authorization is all-encompassing, however, allowing the Company to obtain from any outside organization all manner of consumer reports and investigative consumer reports now and throughout the course of your employment to the extent permitted by law. As a result, you should carefully consider whether to exercise your right to request disclosure of the nature and scope of any investigative consumer report.

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 the information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **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 identity 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 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.

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:**

<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates. b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>A. Consumer Financial Protection Bureau 1700 G. Street NW Washington, DC 20552 B. Federal Trade Commission: Consumer Response Ctr. Washington, DC 20580 (877)382-4357</p>
<p>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. B. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, an 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. C. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations. D. Federal Credit Unions</p>	<p>A. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 B. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 C. FDIC Consumer Response Center 1100 Walnut St. Box #11 Kansas City, MO 64106 D. National Credit Union Administration Office of Consumer (OCP) Division of Consumer Compliance and Outreach 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air Carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Divisions Department of Transportation 1200 New Jersey Ave. S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E. Street SW Washington, DC 20423</p>
<p>5. Creditors Subject to Packers and Stockyards Act</p>	<p>Nearest Packers and Stockyards Administration Area Supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street NE Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above.</p>	<p>FTC Regional Office for region in which the creditor Operates or Federal Trade Commission: Consumer Response Center—FCRA, Washington, DC 20580 (877)382-4357</p>