



Dear Applicant:

Thank you for your interest in becoming a Volunteer Official for Boulder Valley Credit Union (BVCU). Attached are the following:

- Application to Serve as a Credit Union Volunteer – signature required & return
- Candidate Biography Statement Form – please return for ballot
- “Profile of a Volunteer Director – Responsibilities of the Board”
- “Profile of a Supervisory Committee member”
- Fair Credit Reporting Act Disclosure and Authorization – signature required & return
- Volunteer Code of Conduct – signature required if elected

BVCU Members may seek election or by appointment for an open position to the Board of Directors or Supervisory Committee of Boulder Valley Credit Union per the following requirements:

- ❖ You must be an eligible voting member
- ❖ Submit the signed Application to Serve as a Credit Union Volunteer form
- ❖ Submit the Candidate Biography form

Please direct all mail as follows:

Boulder Valley Credit Union
c/o Nominating Committee
5505 Arapahoe Avenue
Boulder, Colorado 80303

Thank you again for your interest in becoming a Volunteer for Boulder Valley Credit Union. If you have any additional questions regarding the application or petition process, please write to the BVCU Nominating Committee at the above address.

Sincerely,

Nominating Committee for Boulder Valley Credit Union





Boulder Valley Credit Union

Volunteer Application

I am interest in: (Please select one):

(See enclosed for description of positions and duties)

- Board of Directors
- Supervisory Committee

Please Return To: Boulder Valley Credit Union
c/o Nominating Committee
5505 Arapahoe Avenue
Boulder, Colorado 80303

Name _____ Home Phone # _____

Other names you have used, if any _____

Home Address _____

Occupation & Title _____ Other Phone # _____

How long have you been a credit union member? _____ Years Credit Union Account #: _____

Driver License # _____ E-mail Address: _____

Photo copy of the Drivers License and Number is needed

Education: _____

Community Involvement: _____

Particular skills, knowledge or strengths you would bring to the position:

Personal or Professional References (Please list three):

Name	Relationship	Address	Phone #
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Why would you like to serve as a volunteer?

You're Availability: Morning Afternoon Evenings

Hours Available per month: _____

The Board and Supervisory committee meet monthly from 1 to 4 hours per meeting. Special meetings or assignments may be called which will require up to 1 to 3 hours per meeting.

Have you ever been denied a security bond? Yes No

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

Yes No

PLEASE READ CAREFULLY BEFORE SIGNING:

In processing your candidate application, the Nominating Committee of Boulder Valley Credit Union may request that investigative consumer report be prepared, which may include information as to your character, experience, police and credit records and other similar information. This consumer report may be used in whole or in part in the nomination decision. You have the right to request that the Nomination Committee disclose to you all information obtained as a result of the investigation. Such a request must be made in writing to the Chairman of the Nomination Committee within a reasonable period of time after you complete this application.

By Signing below, I am a member in good standing and acknowledge that I have read and understand the above statement, and authorize the Nomination Committee of Boulder Valley Credit Union to obtain an investigative consumer report pertaining to myself. I also understand and willing to fulfill the duties and responsibilities of a credit union volunteer and agree to commit the required time to fulfill all requirements of my volunteer position, including meetings during business hours. I understand that there is no compensation for my services as a credit union volunteer. I acknowledge that at any time during the evaluation process I may be provided access to proprietary and confidential information of Boulder Valley Credit Union; I agree to keep all such matters and information involving BVCU confidential, and not disclose the same where it is not in the public record or domain.

Signature

Date

For Nominating Committee Use Only	
Membership verified date:	Date background verification:
Member since (MM?YY):	Date of verification of active membership:
Candidate accepted: <input type="checkbox"/> Yes <input type="checkbox"/> No	Supporting reason:



Boulder Valley Credit Union

Candidate Biography

Please list your name as it should appear on the election ballot:

Check here if Incumbent

Please Print/Type your Election Biography*. Maximum: 75 Words

*Candidate Biography: A non-partisan statement of up to 75 words including the nominee's (1) current employment; (2) employment, education and volunteer background related to sponsor, finance and financial or consumer service; (3) length of membership affiliation with Boulder Valley Credit Union; (4) Credit Union experience (i.e., past and current Board or Committee positions) with relevant dates; and (5) related accomplishments and achievements.



Boulder Valley Credit Union

Profile of a Volunteer Director

The role of credit union director is one of responsibility and commitment, so candidates for the board should be dedicated to their credit union and interested in general credit union affairs, specifically the fiduciary duty to act in the best interests of credit union members, particularly in connection with matters affecting the fundamental rights of members. Other key factors that contribute to a director's performance are technical knowledge and experience. The goal is to have a well-rounded board that is representative of the membership and that can carry out the appropriate duties and responsibilities, which include but are not limited to:

- Willing to serve the members.
- Able to comprehend and willing to learn basic business concepts and basic financial skills.
- A team player.
- An active user of the credit union's services.
- Knowledgeable about the credit union's history and supporter of its philosophy.
- Able to give the time and effort necessary to perform the duties--prepare for, attend, and participate in all board meetings.
- Willing to cooperate with other directors and support board decisions.
- Willing to avoid conflicts of interest.
- Able to accept and adapt to change, and welcome new ideas.
- Constantly seeking to improve one's performance.
- Aware of the services the credit union offers and how they compare with other financial institutions in the market.
- Willing to learn about the local and national social and economic environments and how they affect the credit union.
- Willing to commit through consistent attendance and active participation on Board, committee and educational sessions.

Responsibilities of the Board

The board's ultimate responsibility is to guide and control the credit union by using sound business practices. Although this may sound like a fairly simple job, the board must consider many factors as it directs the credit union. For instance, it must observe all state and federal laws rules and regulations as well as the credit union's bylaws. The board also must monitor the legal arena for regulatory changes and take steps to comply with new rules. In addition, it must remain responsive to members' financial needs. Members are elected to fill three-year terms and they are expected to contribute approximately 10 to 15 hours per month in service to the Credit Union.

Mission Statement

Boulder Valley Credit Union, a member-owned financial institution, will provide helpful, friendly, accurate and prompt financial services to members.

Vision Statement

Boulder Valley Credit Union will be financially sound and meet the needs of members.



Boulder Valley Credit Union

Profile of a Supervisory Committee Member

The Supervisory Committee has two primary purposes: (a) to assure the directors and members that the financial affairs of the credit union are in good order; and (b) to protect members against loss through inadequate operational techniques. Supervisory Committee members are also elected to fill three-year terms and are expected to contribute approximately 10 to 15 hours per month in service to the Credit Union.

The Supervisory Committee is required by law to regularly inspect cash, securities, notes and accounts of the credit union. If the Committee hires an outside CPA firm to do the audit, it is the committee's responsibility to interpret and present a credit union condition report to the entire board of directors.

The Supervisory Committee also serves as the credit union "watch dog." It monitors the performance of elected officials and the operations of the credit union. It is the committee's responsibility to recommend methods for improvement if problems are found. Also, this committee has the power to suspend any director(s) for cause.

A Checklist for Supervisory Committees:

- Has each member been personally contacted within the last two years to see that balances on statement are identical with the balances kept by the credit union?
- Do the members' total share and loan balances on individual account records match the balances on the general ledger?
- Have the credit union's receipts and disbursements been verified? Have all entries been substantiated?
- Does the credit union's Corporate Central or bank account statement agree with the cash balance shown in the books?
- Does each loan made to members comply with all provisions of the law, credit union bylaws and the policies of the board?
- Are loans reviewed carefully to determine whether they are legitimate?
- Have the petty cash and change funds been counted and verified?
- Were all investments within the limits of the law and authorized by the board?
- Have all loans delinquent by one month or more been reported to the board for action?
- Are the proper minutes being kept for all meetings? Do these groups meet as often as required? Are the policy decisions being carried out at the operational level?
- Are persons handling funds or records properly bonded?
- Does the Supervisory Committee report its findings and provide constructive suggestions to the board?
- Willing to commit through consistent attendance and active participation on committee and educational sessions.
- Able to comprehend and willing to learn basic business concepts and basic financial skills.

Mission Statement

Boulder Valley Credit Union, a member-owned financial institution, will provide helpful, friendly, accurate and prompt financial services to members.

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FAIR CREDIT REPORTING ACT DISCLOSURE AND AUTHORIZATION DISCLOSURE

As an applicant for employment or a current employee of this organization, you are a consumer with rights under the Fair Credit Reporting Act. When any of the following circumstances exist, this organization may choose to obtain and use information contained in either a consumer report or an investigative consumer report from a consumer reporting agency about you when: (1) considering your application for employment, (2) making a decision whether to offer you employment, (3) deciding whether to continue your employment (if you are hired), or (4) making other employment-related decisions directly affecting you. For explanation purposes, a “consumer reporting agency” is a person or business which, for monetary fees, dues, or on a cooperative nonprofit basis, regularly assembles or evaluates consumer credit information or other information on consumers for the purpose of furnishing consumer reports to others, such as this organization.

A “consumer report” means any written, oral or other communication of any information by a consumer reporting agency bearing on your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing your eligibility for employment purposes.

An “investigative consumer report” means a consumer report or portion thereof in which information on your character, general reputation, personal characteristics, or mode of living is obtained through personal interviews with your neighbors, friends, or associates reported on or with others with whom you are acquainted or who may have knowledge concerning any such items of information.

In the event an investigative consumer report is prepared, you may request additional disclosures regarding the nature and scope of the investigation requested as well as a written summary of your rights under the Fair Credit Reporting Act.

Authorization

By signing below, I hereby voluntarily authorize this organization to obtain either a consumer report or an investigative consumer report about me from a consumer reporting agency and to consider this information when making decisions regarding my employment at this organization. I understand that I have rights under the Fair Credit Reporting Act, including the rights discussed above.

Signature

Date

Name (please print)



Boulder Valley Credit Union

POLICY:	Code of Conduct
Areas of Responsibility:	CEO and Board of Directors
Last Revision:	March 2011
Last Board Review:	March 2011

Governing Rules and Regulations

Boulder Valley Credit Union will be governed by the laws of the State of Colorado relating to Credit Unions, its articles of incorporation, and bylaws adopted by the board and approved by the Colorado Division of Financial Services. Nothing in this policy statement shall be construed to be in conflict with the rules and regulations as identified above.

General Standard of Conduct

The credit union's reputation for honesty and integrity is determined by the personal reputations of our individual staff members. To protect this reputation and to warrant our members' trust, each of us must strive to avoid situations that might cause a conflict of interest among the credit union, its members, its suppliers, and ourselves. The following principles have been established as the credit union's code of conduct. Any exceptions to these policies must be approved in writing.

All credit union staff/volunteers shall employ the highest ethical standards and shall comply with the letter and spirit of all applicable laws, regulations, and internal policies in the conduct of credit union business. **FAILURE TO ABIDE BY THESE STANDARDS MAY RESULT IN DISCIPLINARY ACTION, UP TO AND INCLUDING TERMINATION OR REMOVAL FROM OFFICE.**

Code of Ethics

Every director, officer, member of a supervisory committee and employee (where applicable) shall exercise the powers and discharge the duties of his/her office honestly, in good faith, to the best of their ability, and in the best interests of the Credit Union. In connection therewith, he/she shall exercise the degree of care, diligence and skill that a reasonably prudent person would exercise in comparable circumstances.

Responsibilities to Members:

- To treat all individuals fairly without regard to race, creed, national origin, sex, religion or socioeconomic status.
- To encourage thrift and savings and to protect the assets placed in the care and custody of the Board of Directors.
- To provide consumer loan services at a reasonably competitive or better cost to the member in the exercise of the wise use of credit.
- To practice and maintain high standards of sound management, including efficiency, integrity, and economy of operations with the basic understanding of business concepts. In addition,

training may be required for basic financial skills within six months of election, (NCUA Regulation 701.4 or Federal Credit Union letter 11-FCU-02 “Duties of Federal Credit Union Boards of Directors)

- To be dedicated to the credit union and interested in general credit union affairs, specifically the fiduciary duty to act in the best interest of credit union members, particularly in connection with matters affecting the fundamental rights of members.
- To adhere to democratic and cooperative principles within the Credit Union and encourage and facilitate active member participation in its democratic process.
- To provide members with timely and accurate information regarding the financial conditions, operations and services of the Credit Union and of their individual accounts or transactions.
- To preserve and protect the privacy and confidentiality of all member financial records and transactions. Disclosure of confidential information will be made only in compliance with federal and state law.
- To abide by the letter, spirit and intent of state and federal consumer protection laws and regulations and to provide members with complete and accurate information concerning their rights.
- To increase knowledge and ability of members to manage and control their financial well-being through counseling and by providing educational information, materials and programs.

Responsibilities to the Credit Union Movement:

- To always promote and protect the best interests and reputation of the credit union movement and avoid and resist influences and practices that are detrimental to it.
- To support and participate in programs that favorably affects the society, citizens and communities served by the Credit Union.
- To make Credit Union membership reasonably available to as many people as possible.

Share Draft Accounts

As an employee of the credit union, you maybe eligible to open a share draft account with no service charge. Basic styles of checks may also be furnished to you free of charge. Payroll deposits can be automatically be made into your account. The account may be held jointly with another person if you desire.

All employee and volunteer accounts must be maintained in strict accordance with credit union rules and regulations. Do not attempt to bypass proper credit union procedures or use your position with the credit union to delay or defeat a valid financial obligation.

Abuse of an account may result in the return of all future drafts presented against insufficient funds, cancellation of checking privileges, payment through a share account with no share draft privileges, or more serious disciplinary action up to and including termination.

Employees and volunteers who write drafts against non-sufficient funds will be charged the same amount per item as our members and may be asked to discuss these items with the president or other member of management.

Extension of Credit to Relatives and Business Associates

No employees and volunteers shall make or approve loans, or influence decisions on loans, to any credit union, partnership, estate, trust, association, or other entity or person in which they have an interest directly or indirectly (whether as a director, officer, shareholder, manager, lender, joint venture, or other otherwise controlling investor), or in which a member of their immediate family has such an interest or business associate. Any such request for credit extension is to be referred to another credit union officer with no connection or affiliation to the potential borrower. All transactions are to be arm's-length transactions.

Employee Indebtedness

Borrowing by an employee/volunteer from an individual or business member of the credit union should always be avoided. The approval or denial of such a request imposes a wrongful burden on the member and can impair the judgment of the employee when making business decisions involving the member.

Personal Finances

Because of our position of trust in the community, personal finances should be managed with prudence. Personal financial affairs should be conducted in such a manner as to be above regulatory or auditing criticisms or concerns. Officers should discuss any financial emergency with the president. Employees may discuss any financial emergency with human resources.

All employees or volunteers should assume the position of a regular member when handling their personal credit union business. All transactions should be handled in the normal over-the-counter procedure. No employees will be permitted to transact their own, a relative's or personal friend's credit union business. Avoid direct or indirect financial interest with competitors, members, and suppliers.

Proper Credit Union Practices

The credit union considers any form of fraud or dishonesty on the part of any credit union staff member or volunteer as misconduct. Acts that are considered to be fraudulent and/or dishonest include, but are not limited to:

- Performing any transaction on one's own behalf. Teller "IOU's" and cashing one's own checks/share drafts are specifically prohibited. Transfer of funds between accounts or payment of loans must be done via Internet banking or by another staff member.
- Manipulation of loan accounts, documents, computer records, shares or checking/share draft accounts
- Theft of any kind, including stealing from members' accounts, overpayment of dividends, or creating fictitious accounts.
- Check/Share draft kiting.
- Forgery
- Unauthorized or unapproved salary advances, expense reimbursements or falsified time sheets.
- Intentional violation of credit union rules, internal controls, procedures, or regulations.
- Intentionally failing to secure collateral or properly record a security interest in collateral, or intentionally pledging a member's shares as collateral without that member's permission (except as provided for in credit union share or loan agreements.)
- Granting or requesting preferential treatment for anyone.
- Use of repossessed vehicles or other property for other than official credit union business (which includes repairing, cleaning, transporting, selling, and preparing the vehicle for sale).

Confidential Information

All of our records are confidential and may not be copied or disclosed without authorization from management. Never discuss member affairs, accounts, files, or printed material, except on a need-to-know basis with other employees. Confidential information includes all personnel and payroll records, information about our members, and anything else about the way we operate.

On a periodic basis, the credit union is examined. The reports that examiners furnish must remain the property of the regulatory agency and are strictly confidential. Information contained in the reports is privileged information and should not be communicated to anyone not officially connected with the credit union.

The credit union respects the right of employees and volunteers to privacy in matters that have no relation to their employment or volunteer duties. Matters of a personal nature should be treated with the utmost confidentiality.

Financial information regarding the credit union is not to be released to any person unless it has been published in reports to members or otherwise made available to the public in agreement with applicable disclosure regulations currently in effect. Any questions regarding disclosures of confidential financial information should be reviewed with the president and/or legal counsel prior to disclosure.

Confidential information obtained as a result of comments made within our credit union should not be used for private interests.

Employee shall without further payment, assign transfer and set over, and does hereby assign, transfer and set over, to the Credit Union, all of Employee's right, title and interest in and to all trade secrets, secret processes, inventions, improvements, patents, patent applications, trademarks, trademark applications, copyrights and any and all intellectual property rights which Employee solely or jointly with others has conceived, made, acquired or suggested at any time during employment and which relate to the existing or potential products, processes, work, research or other activities of the Credit Union.

Immediately upon termination of employment, Employee will return to the Credit Union, and so certify in writing to the Credit Union, all the Credit Union's papers, documents and things, including information stored for use in or with computers and software applicable to the Credit Union's business (and all copies thereof), which are in Employee's possession or under Employee's control, regardless whether such papers, documents or things contain confidential information or trade secrets.

Abuse or misuse of confidential information will result in severe discipline, and possibly termination or removal from office.

Outside Employment

The credit union does not wish to control the personal affairs of employees, nor will it attempt to regulate the use of their time outside their employment with us. However, the credit union does not look with favor upon a full-time employee working elsewhere if such outside employment in any way affects the individual's work, fellow employees, or the credit union, or could be construed as actually or potentially reflecting poorly upon the credit union. Of particular concern and requiring the president's approval are jobs working for a competitor, supplier, or member. Engaging in self-employment that in any way competes with the credit union is prohibited.

Working second jobs may cause a conflict of interest with your job. Whenever this outside employment causes a conflict of interest, a conflict in schedules or substandard work performance, the credit union definitely will not permit such outside employment.

Conflict of Interest

When matters pertaining to the specific personal interest of a board member are discussed, the affected board member or members shall not engage in the discussion nor shall he/she participate in the vote, and the minutes shall so state. If more than one board member is involved in matters involving a 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 voting board members.

Any Credit Union director, officer or committee member (or immediate family member of any director, officer or committee member) and employee who is associated with or holds a controlling or material ownership interest in another financial institution, trade association or related business

shall file an annual disclosure statement with the board chairman within the earliest of (a) 30 days of January 1st each year, (b) the implementation date of this policy, (c) the start of employment, or (d) taking office. Any apparent conflict of interest disclosed by the statement, or becoming apparent thereafter, must be resolved by the board and the individual in a mutually satisfactory manner as a condition of continued service or employment with the credit union.

No officer, director, committee member or employee shall become involved in any support to special interest groups on behalf of the Credit Union, be they religious, political or otherwise, except where they form part and parcel of the Credit Union system. The Credit Union may allow the display of posters, leaflets, notices and like advertisements for local charitable, sports, or recreational activities in its premises when it considers such notices to be in the *overall* member interest. Specifically barred from posting are:

Political posters and notices, religious posters and notices, Special Interest Group posters and notices; such as unions, vendors, social action committees and the like, posters or notices which suggest that the Credit Union endorses the notice, or otherwise associates the Credit Union with such notice or posting, without the express consent of the Credit Union.

No director, officer, committee member or employee shall solicit for themselves or for any third party (other than the Credit Union itself) anything of value from anyone in return for any business, service or confidential information of the Credit Union.

No director, committee member or employee shall accept anything of value from anyone in connection with the business of the Credit Union either before or after a transaction or decision is discussed or consummated.

No officer, director, committee member or employee shall disclose to anyone not entitled thereto, confidential information regarding the Credit Union and its members. All information not generally available to the membership through reports, financial statements or policy statements shall be considered trade secrets of the credit union and shall remain confidential.

Fiduciary Appointment

Without specific approval, employees are not to act as agent or deputy in any signing capacity on any account (except for members of their families) held in the credit union. Further, employees may not act as executor, administrator, trustee, guardian, custodian, or in any fiduciary capacity without authority granted by the credit union. This would normally be granted only to act for spouse, mother, father, brother, sister, son, daughter, or dependent.

There may be instances whereby a credit union employee is requested to accept an appointment as a fiduciary or co-fiduciary (personal representative, trustee, administrator, guardian, executor, or custodian) with the credit union, another person, or a firm or corporation. Except where the request is for a member of the immediate family, all employees must obtain prior approval of the credit union's board of directors before acceptance of such positions. Employees are reminded to consult senior management because federal or state regulations govern the acceptance of fees as a fiduciary.

Exceptions to General Prohibitions

The following exceptions apply to the general prohibition regarding the acceptance of things of value in connection with Credit Union business:

- The acceptance of gifts, gratuities, amenities or favors based on obvious family or personal relationships where the circumstances make it clear that it is those relationships rather than the business of the Credit Union which are the motivating factors.
- The acceptance of meals, refreshments or entertainment, all of reasonable value and in the course of a meeting or other occasion the purpose of which is to hold bona fide

- business discussions, provided these expenses would be paid for by the Credit Union if not paid for by the other party as a reasonable business expense.
- The acceptance of loans from banks or financial institutions on customary terms to finance proper and usual activities of Credit Union officials.
 - Acceptance of advertising or promotional material of reasonable value, such as pens, pencils, note pads, key chains, etc.
 - Acceptance of discounts or rebates on merchandise or services that do not exceed those available to other members, except if previously approved by the Credit Union Board.
 - Acceptance of gifts of reasonable value that are related to commonly recognized events or occasions; such as promotion, new job, wedding, retirements or Christmas.
 - Acceptance of civic, charitable, education or religious organizational awards for recognition of service and accomplishment.
 - On a case by case basis, the Credit Union may approve of other circumstances, not identified above, in which a Credit Union official accepts something of value in connection with Credit Union business, provided that such approval is made in writing on the basis of a full written disclosure of all relevant facts.

Should an officer or employee receive something of value beyond what is authorized in this policy statement, the official or employee must disclose that fact to either the CEO/President or the Chairman of the Board. The CEO/President and the Board Chairman shall review all such disclosures to determine that no implications of corrupt intent or breach of trust exist. At the discretion of the Chairman and the CEO/President, or at the request of the official involved, such disclosure may be brought before the Board of Directors for further action.

In cases where an employee, officer or director has reason to suspect criminal activity on the part of any other employee, officer or director of the Credit Union, they are directed to bring the matter to the attention of the CEO/President or to the Chairman of the Board. If deemed necessary, the CEO/President or Chairman may direct that a criminal referral form be completed and filed with the Division of Financial Services and NCUA.

Bank Bribery Act

The Bank Bribery Act prohibits employees, officers and directors of financial institutions from seeking or accepting anything of value in connection with any transaction or the business of their financial institution. Therefore, it is the stated policy of Boulder Valley Credit Union to prohibit its employees, officers and directors from:

1. Soliciting for themselves or for a third party (other than the Credit Union itself) anything of value from anyone in return for any business, service, or confidential information of the Credit Union.
2. Accepting anything of value (other than bona fide salary and fees) from anyone in connection with the business of the Credit Union either before or after a transaction is discussed or consummated.

Exceptions to these provisions are as follows:

3. Acceptance of a thing of value that is based upon a family or personal relationship existing independent of any business of the Credit Union.
4. Acceptance of a thing of value that is available to the general public under the same conditions on which it is available to the Credit Union employee or director.
5. Reimbursement by the Credit Union for reasonable business expenses if not paid for by another party.
6. Acceptance of advertising or promotional materials of reasonable value.
7. Acceptance of gifts of reasonable value that are related to commonly recognized events or occasions, such as promotion, new job, wedding, retirement, Christmas or birthday.

For purposes of this policy statement, "a thing of value" is defined as any service, product or "perk" whose value exceeds \$75.00. However, the Credit Union recognizes that there may be circumstances under which an employee, director, or official receives a thing of value that does not constitute a "bribe". In such instances, the employee is required to submit a written disclosure of the source, circumstance and identity of the "thing of value" received. This disclosure should be given to the CEO/President within ten days of the circumstance requiring it. Disclosures by the CEO/President will be submitted to the Chairman of the Board of Directors. Bank Bribery disclosures shall be reviewed by the president and/or the Board to review and determine that what was accepted is reasonable and does not pose a threat to the integrity of the Credit Union.

In cases where an employee, officer or director of the Credit Union has reason to suspect criminal activity on the part of any other employee of the Credit Union, they are directed to bring the matter to the attention of the CEO/President or the Chairman of the Board. If deemed necessary, the CEO/President or Chairman may direct that a criminal referral form be completed.



Boulder Valley Credit Union

Code of Conduct Affirmation

I have received a copy of or been given an opportunity to review the Code of Conduct Policy which addresses Code of Ethics, Conflict of Interest and the Bank Bribery Act for Boulder Valley Credit Union.

After having read the aforementioned policy, I affirm that:

I do not presently hold a position as a official or management official in another depository institution except as follows:

Name and Address of Corporation or Firm	Official Capacity	Percentage of Ownership or Interest	Income or Fees Past 12 Months

(attach separate memorandum if more space is needed)

I am not presently engaged in any other outside business activity, nor do I have any other outside employment, except as follows:

Business Activity or Employer	Capacity	Hours of Work	Compensation

By signing below, I do hereby acknowledge receipt of Boulder Valley Credit Union’s Code of Conduct policy statement. I do hereby affirm that I have read and understand the policy and that I will comply with it to the best of my ability. I also affirm that the above information is correct and will notify CEO/President or Chairmen of the Board of any possible breaches of this policy.

Date: _____, 20____ **Signature:** _____

Name (Print): _____ **Dept., Branch, or Affiliate:** _____

*If a position is solely held for the purpose of representing the credit union, please state that fact.