

Volunteer Application

Please provide the information requested below. You may also attach a resume or other pertinent information you would like the Nominating Committee to consider in their selection process.

Remit this form along with a signed Code of Ethics and Agreement.

- Mail:
SnoCope Credit Union
Attn: Nominating Committee
3130 Rockefeller Ave
Everett, WA 98201
- Fax: (425) 339-9482

Personal Information

Name: _____

Employer: _____

Position: _____

Are You a SnoCope Credit Union Member? Yes No

Mailing Address: _____

Home Phone #: _____ Work Phone #: _____ Cell #: _____

E-mail Address: _____

Preference on when, how or where we contact you:

Your Area of Interest and Bond Information

Check your area(s) of interest:

- Board of Directors
- Supervisory Committee
- Associate Board Member

Have you ever been denied a security bond? Yes No

Your Background Information
(Please Attach Additional Sheets If More Space Is Required)

Briefly detail your educational background:

Current and past employment experience:

Current or past credit union involvement or other Board experience:

Current or past involvement with volunteer or other community activities:

Any other relevant experience that would benefit the direction of SnoCope Credit Union:

Briefly describe any special skills or special interests:

Briefly describe your primary reason(s) for wanting to serve as a Volunteer for SnoCope Credit Union:

References:

List the name and contact information for three personal and/or professional references:

Contact Number One:

- Name: _____
- Telephone: _____
- Relationship: _____

Contact Number Two:

- Name: _____
- Telephone: _____
- Relationship: _____

Contact Number Three:

- Name: _____
- Telephone: _____
- Relationship: _____

Please Read Carefully Before Signing:

I understand and am willing to fulfill the duties and responsibilities of a Credit Union volunteer. I 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 am a member in good standing of SnoCope Credit Union, and agree to allow verification of any information provided on this application, including authorization for the Credit Union to obtain a credit report and background investigation in connection with this application. I acknowledge that at any time during the evaluation process I may be provided access to proprietary and confidential information of SnoCope Credit Union; I agree to keep all such matters and information involving the Credit Union confidential, and not disclose the same where it is not in the public record or domain.

Signature of Applicant: _____ Date: _____

**Agreement to Serve as an Elected Volunteer for
SnoCope Credit Union**

I, the undersigned, do fully understand and hereby agree that to serve as a member of the Board of Directors or Supervisory Committee of SnoCope Credit Union, I will abide by the following:

1. Meet or exceed the attendance standards outlined in the Credit Union Bylaws that have been adopted by SnoCope Credit Union. Attend special meetings of the Board or Supervisory Committee when notified, unless prevented from doing so and to promptly notify management if I am unable to attend.
2. Attend the Credit Union's annual strategic planning meeting.
3. Continually seek to learn more about the Credit Union and its services and about my individual duties and responsibilities. Meet or exceed the fiduciary training standards outlined by the National Credit Union Administration (NCUA) and Washington State Division of Credit Unions.
4. Consider the business of the Credit Union and its members to be totally confidential in nature.
5. Give all possible assistance to my fellow Board and/or Supervisory Committee members, appointed officials, committee members, and employees of the Credit Union in the discharge of their respective duties.
6. Should I ever find myself under obligation to any other group or organization that is in conflict with the Credit Union, I will disclose this to the Board of Directors or Supervisory Committee and refrain from voting on issues so related.
7. I also hereby agree to and authorize SnoCope Credit Union to conduct a confidential background investigation and obtain a credit report on me. I understand this information will be held in the strictest of confidence, and will be disclosed only to members of the Board's Executive Committee.

Board Member Name: _____

Signature: _____

SNOCOPE CREDIT UNION CODE OF ETHICS

The members of the SnoCope Credit Union's Board of Directors, Supervisory Committee and other appointed Board Committees are volunteers serving the Credit Union membership. Credit Union Officials are employees of the Credit Union to whom policy making decisions are delegated by the Board. Board Directors, Committee Members and Officials are committed to ensuring the integrity of their actions and decisions and to following the highest standards of ethical conduct for the best interest of the members. The members of the Credit Union's Board, Supervisory Committee, other Committees and Credit Union Officials; (further referred to as "Credit Union Leadership") agree to meet this commitment by conducting their actions with the following principles of ethics and standards of business conduct.

CODE OF ETHICS

1. To observe the highest standards of business and personal conduct relating to the business of the Credit Union at all times.

Credit Union Leadership owes a duty of loyalty to the Credit Union and to carry out their duties and responsibilities in the best interests of the Credit Union. The Credit Union and its members' interest must be placed before the Credit Union Leadership individual's interests. No personal favors or special treatment should be expected or accepted. The Leadership shall exercise their fiduciary responsibilities and perform their duties in good faith and in a manner that they believe to be in the best interests of the Credit Union, performing duties with the same care as an ordinarily prudent person in a similar position and circumstance would use.

2. To strictly uphold the laws, Bylaws and policies relating to Credit Union operations.

Credit Union Leadership shall exercise good business judgment in applying Board policies and ensuring Credit Union operations are conducted in compliance with all applicable laws, rules, and regulations. Credit Union Leadership must comply with policy guidelines relating to the Credit Union's operation. They are expected to examine all necessary information, opinions, reports, or statements including financial statements and other financial data to be fully informed about the Credit Union's operations.

3. To prevent the use or perceived use of the Credit Union position for personal or financial advantage or special privilege and to avoid conflicts of interest with Credit Union policies and operations.

Credit Union Leadership must never use their position for personal profit or gain, must not engage directly or indirectly in any cover-up or obstruction of questionable practices, and must exhibit diligence and complete honesty in dealing with all Credit Union matters. When there is a personal interest in a contract, transaction or relationship to which that person, person's family or any business affiliates may be a party, the existence of such interest must be disclosed and the nature of such interest described to the Board prior to the time any action is taken by the Board Directors, Committee Members or Officials with respect to the matter. The interested party shall not directly or indirectly participate in any deliberation or determination of the matter and should take all reasonable steps to avoid the conflict. If there is even the appearance of the conflict, including excusing himself or herself from all relevant

discussions and decisions, the interested party is to be held to the same standards as if there is an actual conflict.

4. To carry out the duties and responsibilities of the Credit Union position to the best of one's abilities and to actively participate in opportunities to increase that knowledge and skill.

Directors and Committee Members are not expected to manage and operate the Credit Union. The Board is responsible for employing the Chief Executive Officer and overseeing Credit Union operations. Directors and Committee Members, as applicable, should actively participate in the strategic and business planning of the Credit Union's operations. They should take the time and effort necessary to prepare for, attend, and participate actively in all appropriate Board and Committee meetings. In particular, Directors should make an effort to understand the economic and social environment in which the Credit Union operates, should review and respond to supervisory or regulatory agency examinations, and review Committee reports, and should consistently fulfill all of the duties of their office.

5. To follow open, democratic procedures in the nomination and election of officials and in their formulation of Credit Union policy and practices.

Directors shall cooperate with all other Board members and Committee members, supporting majority decisions, and be willing to work toward consensus decisions. While public disclosure is essential on matters of common knowledge, matters of confidentiality must be treated as such. Information and discussions about confidential Credit Union business must be held in strict confidence to protect the privacy of member information. Disclosure of financial conditions or transactions of members shall be handled by Officials and can only be disclosed in accordance with Credit Union policy and applicable privacy laws.

These ethical principles constitute the basis upon which SnoCope Credit Union's Board of Directors, Committee Members and Credit Union Officials will serve the Credit Union members. By acknowledging these principles, the Credit Union Leadership commits to act with integrity and honesty in all of their actions.

STANDARDS OF BUSINESS CONDUCT

The Credit Union Leadership agrees to adhere to the following standards of business and personal conduct in serving the Credit Union.

1. Protection of Confidential Information.

- a. Confidentiality of Credit Union Documents.** The Credit Union provides Credit Union Leadership with documentation regarding the governance and affairs of the Credit Union, including, but not limited to: a Board Policy Manual; this Code of Ethics Policy; monthly Board minutes, meeting agenda and supporting documents; Board resolutions and memoranda of Board and management actions; documents related to the Credit Union corporate, legal, proprietary operational and employment issues; Credit Union budget and financial information, business plans and strategies; transaction trends; competitive analyses; reports of state and federal examiners; reports of outside auditors and internal auditors; and research and supporting documents provided at Credit Union planning conferences, retreats and meetings

(collectively “Credit Union documents”).

The protection and proper use of Credit Union documents is essential to ensure sound business decisions by Credit Union Leadership. Credit Union documents are considered proprietary and confidential to the Credit Union and shall not be disclosed to any third party, except authorized by regulatory agencies, law enforcement officials, and authorized agents of the Credit Union or as otherwise expressly permitted by the Board Chairperson. The Credit Union documents are and remain the property of the Credit Union and all Credit Union documents shall be returned when a Director, Committee Member or Official no longer serves the Credit Union in any such capacity. No Credit Union documents may be copied or reproduced in any manner except to comply with a requirement of law or as expressly permitted by the Board Chairperson. Information developed for, or provided to the Board by a Director or Committee Member retained by the Credit Union is considered Credit Union property and each person waives and relinquishes all rights to such works or property.

- b. Proper Custody of Credit Union Documents.** The Credit Union relies on its business records for making sound financial and business decisions; for making representations to its members, regulators, and the media concerning the Credit Union, and for asserting its legal rights. The accuracy and completeness of these records are critical to the Credit Union. These records are required to be maintained and disposed of in accordance with established industry standards and the Credit Union’s Record Management Program. You are responsible to assure that any Credit Union records, including those reviewed or generated by you, and any records in your custody or control are securely maintained at all times. In addition, the Credit Union expressly prohibits its Board Directors, Committee Members or Officers from destroying, altering, or falsifying any Credit Union records when such acts are intended to impede or obstruct the investigation of any governmental or regulatory body or other legal action.
- c. Protection of Member Information.** Any information regarding a member or joint account owner or borrower, including personally identifiable financial information, received or generated by the Credit Union, but excluding publicly available information, (“Member Information”) shall be held in strict confidence and not disclosed by Credit Union Leadership except as authorized by the Board or as required by applicable privacy law. Under no circumstances will confidential member information be used for one’s own or anyone else’s personal benefit. Such confidential information shall not be divulged to any person outside the Credit Union. This includes information on family members, business clients, or associates of any Director, Committee Member, Officer, employee, director, agent, or such information from other credit unions or financial institutions. Knowledge of any unauthorized disclosure of member information shall be immediately reported to the Chairperson. Unauthorized disclosure of confidential information is a failure to perform a Credit Union Leadership position that violates the policy of this Credit Union and constitutes grounds for suspension or removal.
- d. Protection of Credit Union Information.** Financial or other information regarding the Credit Union or any of its activities that could reasonably be expected to affect the Credit Union’s position in the general community should not be shared with any person not affiliated with the Credit Union except as authorized by the Board or as

required by law. Any other Credit Union matter shall not be communicated to or discussed with any person who is not a Board Director, Committee Member or Official of the Credit Union until such information has been authorized for distribution to the Credit Union members and general public.

2. Impermissible Investments.

- a. **Prohibited Investments.** Credit Union Leadership shall not knowingly make any financial investments, directly or indirectly, in any affiliate, vendor, customer or supplier of the Credit Union except as outlined below. Any exceptions must be approved in advance by the Board Chairperson. This prohibition applies to all Credit Union Leadership and their families and to all forms of investment including, but not limited to, securities, investment in a proprietorship, joint ventures, or similar business activities.
- b. **Permissible Exceptions.** Financial investments are permitted in companies who are vendors, customers and/or suppliers if such investments are in publicly traded securities, or if it is otherwise clear such investments are not being made on any terms that are more favorable than those terms available to the general public.
- c. **Compliance.** Personal investments or investments by immediate family members should never involve the use of any confidential information which might be considered to be “insider information,” (i.e. information not publicly disclosed). Credit Union Leadership is expected to comply with all laws and regulations (federal, state, and local). The use of any Credit Union person or resource which is in violation of any federal, state, or local law or regulation is strictly prohibited.

3. Conflicts of Interest.

- a. **General Rule.** The Credit Union recognizes and respects that Credit Union Leadership may take part in legitimate financial, business, and other activities outside of their positions with the Credit Union. However, actual conflicts between the interests of individuals and the Credit Union must be disclosed and action taken by the individual to avoid such a conflict. Credit Union Leadership shall conduct their private business and personal activities in a manner avoiding conflict of interest either with the Credit Union or its members. A conflict of interest exists when a person: (i) engages in an activity that could prevent the person from fully and impartially discharging his or her duties and responsibilities to the Credit Union, or (ii) engages in any activity that is not in the best interest of the Credit Union.

The appearance of a conflict of interest exists when the Credit Union Leadership maintains a relationship with a related party in which one party has the ability to exercise influence over business decisions that might unfairly provide an advantage to the related party. Examples of such activities could include where the Credit Union or Credit Union affiliate is asked to enter into a contract or business relationship with another entity in which the Board Director, Committee Member or Official also holds an ownership interest or is otherwise employed or retained by that entity. In order to avoid a conflict, or the appearance of impropriety, the Board prohibits Credit Union Leadership from transacting business with related parties unless such transactions have been specifically approved by the Board Chairperson and are otherwise in compliance with the Bank Bribery Act Compliance provisions (Sec. 8).

- b. Disclosure Responsibility.** Credit Union Leadership shall take responsibility to avoid any conflict or the appearance of a conflict between individual personal interests and the interests of the Credit Union. Outside jobs, investments, personal relationships or other activities that may lessen the impartiality a person's judgment or oversight effectiveness must be avoided. Credit Union Leadership must disclose their outside activities, financial interests, and relationships that may present a possible conflict of interest or the appearance of a conflict of interest and obtain written approval from the Board Chairperson before accepting any position as a Director, Committee Member or Officer of an outside business concern that may result in a potential conflict. If a conflict of interest exists, the individual shall not render services to, represent, or undertake to act for any outside or competing concern, whether for compensation or not, unless the Board Chairperson determines that such relations with the outside or competing concern do not conflict with the interests of the Credit Union and that there is no reasonable likelihood that the relations will influence the person's judgment or actions in performing duties to the Credit Union, that the person's absence from related deliberations and abstention from relevant votes are satisfactory to avoid the conflict of interest or that the best interests of the Credit Union will be upheld.
- c. Prohibited Actions.** Credit Union Leadership, or any member of his/her family (including spouse, parents, children, brothers, sisters, or other immediate relatives) shall not solicit, accept, or retain any personal benefit from any of the following:

 - (1) A member of the Credit Union.
 - (2) Any individual or organization that is or seeks to be a vendor, customer, supplier or strategic partner of the Credit Union. A personal benefit is defined as any type of gift, favor, service, loan, fee, or other compensation. Exceptions to these prohibitions are strictly limited to normal business courtesies where there is full disclosure and no improper influence or the appearance of improper influence over the Director, Committee Member or Officer of the Credit Union.

4. Outside Relationships and Activities.

- a. Representation of Credit Union.** Representation of the Credit Union members is an important function. Credit Union Leadership must exhibit the highest integrity in their positions while representing the Credit Union at any function or when they could be perceived as representing the Credit Union. Directors and Committee members shall not conduct business related to their personal employment while representing the Credit Union.
- b. Community Participation.** Credit Union Leadership is encouraged to be active and involved participants in the community. However, no individual shall serve as a Director of any other organization that provides or supports any financial service business, without prior written disclosure to and approval by the Board Chairperson.
- c. Industry Relationships.** The Credit Union will act with trade associations and other credit unions only to further ethical and beneficial social objectives and will not participate in business activities that are or could be construed to be in violation of anti-trust laws.

- d. **Government Relationships.** The Credit Union's policy is to not contribute money, property, or services to any government official, political party or candidate whether local, state, or federal, except to the extent contributions are directed to specific credit union industry issues or candidates who support credit union issues as agreed by the Credit Union Board and are legally permissible. Board Directors, Supervisory Committee and other Committee Members may, and are encouraged to, engage in any governmental, regulatory, and elective process in which they are interested. This participation may be on an individual basis, group basis, or as a member of a political action committee. However, since the Credit Union is without preference as to political parties, candidates, and opinions, Credit Union Leadership must act only on his/her own behalf and not represent that he/she represents the Credit Union in such activities or views, except to the extent contributions are directed to specific credit union industry issues or candidates who support credit union issues as agreed by the Credit Union Board.

5. **Public Statements and Representations.**

Although the Credit Union has a policy of maintaining good relations with all news media and tries to accommodate media inquiries, there is much information concerning the Credit Union that should not be made available to the public. This includes proprietary business information, information about corporate sponsors or individual members or employees which the Credit Union has a responsibility not to divulge, as well as information which might be valuable to a competitor. For these reasons, any inquiry about the Credit Union made to a Credit Union Leadership member by the media should be referred to the Board Chairperson and/or Chief Executive Officer.

No Director, Committee Member, Officer, employee, or agent will use any official Credit Union material (e.g. stationary) for personal or non Credit Union related purposes, particularly when such use would reflect unauthorized affiliation or imply endorsement by the Credit Union, or make reference to Credit Union service, employment or affiliation in matters of personal dispute. Correspondence regarding the Credit Union, other than in the normal course of business conducted by the Credit Union Leadership shall be reviewed by the Board Chairperson, the Chief Executive Officer, or the Chief Operating Officer prior to being sent. Copies of all such correspondence shall be retained as a Credit Union record.

6. **Financial Responsibility.**

Credit Union Leadership should conduct their financial affairs in such a responsible manner as to be above criticism. The following list is not exhaustive but is intended to be a guide for each individual's responsible financial conduct:

- (1) Prompt payment of personal bills and debts.
- (2) Avoid overdrafts in personal checking accounts, unless covered by overdraft protection.
- (3) Use of any Credit Union credit cards, expense account reimbursements, equipment, and supplies only for official Credit Union business.
- (4) Avoid any requests for waived fees or preferential treatment with any account

relationship (except specific employee benefit programs provided to Officers).

- (5) Avoid any requests for compensation considerations or the like.
- (6) Board Director, Committee Member and Official loans are to be in strict compliance with applicable law and internal lending policies and agreements; and
- (7) Not maintain margin accounts for investing or trading in stocks or other securities.

7. Personal Conduct.

a. Dishonesty.

A Board Director or Committee Member may be ineligible to serve the Credit Union if the individual fails to fulfill his or her legal duties and obligations. Any Credit Union Leadership member who commits an act constituting breach of trust or dishonesty, (i.e. theft, fraud, or falsification of Credit Union records), will be subject to suspension or removal from office as permitted by law. Knowledge of such dishonesty shall immediately be reported to the Supervisory Committee.

b. Impermissible Practices.

The Board's policy is to thoroughly investigate the occurrence of any impermissible practice, and to appropriately discipline any responsible person including Credit Union Leadership members, up to and including suspension or removal from office. Impermissible practices include, but are not limited to, the following:

- (1) Any action that renders a Director, Committee Member, Officer, or employee an unacceptable security risk or that adversely affects the Credit Union.
- (2) Release of confidential information, or use of confidential information for personal gain.
- (3) Unauthorized possession, distribution, or use of any illegal drug.
- (4) Inability to perform work or responsibility due to consumption of alcohol or any other controlled-chemical substance.
- (5) Removal or borrowing of Credit Union property without permission.
- (6) Persistent financial irresponsibility.
- (7) Making any threat to a member or Credit Union employee, which includes harassment or discriminatory conduct based on age, race, religion, national origin, gender, sexual preference or socio-economic status.
- (8) Unauthorized possession of weapon(s).
- (9) Willful destruction or waste of property belonging to the Credit Union.

- (10) Any action materially violating this Code of Ethics.

8. Bank Bribery Act Compliance.

The Bank Bribery Act (BBA) is a federal law that prohibits Credit Union Leadership members from giving, offering, promising, demanding, accepting, or agreeing to accept, anything of value from any person, that is intended to be influence or reward any business or transaction of the Credit Union. The Credit Union Board has adopted and maintains the following Bank Bribery Act Compliance Policy.

Under the Bank Bribery Act, the Credit Union's Directors, Committee Members, Officials, employees, agents and attorneys are prohibited from corruptly offering to or accepting from, any person anything of value in connection with any business or transaction of the Credit Union. Therefore, the Credit Union requires all Credit Union Leadership members, as well as employees, agents and attorneys to adhere to the prohibitions of this policy with regard to all business or transactions at the Credit Union.

a. General Prohibitions.

- (1) All Credit Union Directors, Committee Members, Officials, employees, agents and attorneys are prohibited from ***corruptly giving, offering or promising, anything of value*** to any person in return for any business, transaction, service, or confidential information of Credit Union.
- (2) All Credit Union Directors, Committee Members, Officials, employees, agents and attorneys are prohibited from ***corruptly soliciting, demanding, accepting, or agreeing to accept, anything of value*** from any person, in return for any business, transaction, service, or confidential information of Credit Union.

b. Exceptions to General Prohibitions. Credit Union Directors, Committee Members, Officials, employees, agents, and attorneys may give or receive the following items, without written disclosure to the Board Chairperson:

- (1) Bona fide salary, wages, fees, or other compensation paid, or expenses paid or reimbursed, to a credit union employee, officer, agent or attorney in the usual course of business.
- (2) Bona fide reimbursement of reasonable expenses incurred by a Board Director or Committee Member.
- (3) Gifts, gratuities, amenities, or favors all of reasonable value based on the obvious family or personal relationships (such as those between the parents, children or spouse of a credit union employee, officer, committee member, agent or attorney) where the circumstances make it clear that it is those relationships rather than the business of the credit union concerned which are the motivating factor (e.g. birthdays).
- (4) Meals, refreshments or entertainment, all of reasonable value and in the course of a meeting or other occasion, where the purpose of which is to hold bona fide credit union business discussions.

- (5) Loans from credit unions, banks or financial institutions on customary terms to finance proper and usual activities of Credit Union Directors, Committee Members, Officials, employees, agents or attorneys, such as home mortgage loans, except where prohibited by law.
- (6) Advertising or promotional material of reasonable value.
- (7) Discounts or rebates on merchandise or services that do not exceed those available to other members.
- (8) Gifts of reasonable value that are related to commonly recognized events or occasions (e.g. celebration of a service anniversary).
- (9) Civic, charitable, educational, or religious organizational awards for recognition of service and accomplishment.

The term “reasonable value” shall mean a value that an ordinary person in a similar position within the Credit Union industry would reasonably expect or believe to be a legitimate business expense for such occasion. Credit Union Directors, Committee Members, Officials and employees may accept items not listed above, with values of **\$50.00** or more, provided that the Director or Committee Member submits a full written disclosure of all relevant facts concerning the item accepted to the Board Chairperson, and that Officers and employees disclose all relevant facts to the Chief Executive Officer and the acceptance is approved in writing by the Board Chairperson or Chief Executive Officer, as applicable.

- c. Disclosures of Potential Conflicts of Interest.** All Credit Union Directors, Committee Members, Officials, employees, agents and attorneys must promptly and fully disclose all potential conflicts of interest with any business, transaction, service, or confidential information of Credit Union (including those in which they have been inadvertently placed due to either business or personal relationships with members, suppliers, business associates, or competitors of the credit union).
- d. Disclosure of Offers or Acceptances that Exceed Exceptions.** All Credit Union Directors, Committee Members, Officers, employees, agents and attorneys must disclose all offers or acceptances of anything of value from anyone in connection with any business, transaction, service, or confidential information of Credit Union beyond the exceptions expressly cited above.

9. Administration and Responsibilities.

The primary accountability and responsibility for the Code of Ethics and Standards of Business Conduct rests with each individual Credit Union Leadership member. Each person has the additional responsibility to demonstrate by example what compliance with this Code of Ethics means. The Board has the responsibility to monitor and ensure the execution of all Credit Union policies. All potential Board of Directors and any Committee Members shall review and sign this policy and disclosure before consideration for office.

10. Disciplinary Procedures.

- a. Enforcement.** The Credit Union Board shall consistently enforce this Code through appropriate means of discipline, pursuant to procedures adopted by the Board of

Directors. Based on these procedures, it shall be determined whether violations of this Code have occurred and, if so, what disciplinary measures will be taken against any person who has so violated this Code.

- b. **Disciplinary Measures and Proceedings.** The disciplinary measures, which may be invoked by the Board of Directors, include, but are not limited to, counseling, warnings, oral or written reprimands, probation, declaration of non-qualification, suspension and removal as permitted by law.

Persons subject to disciplinary measures shall include not just the violator, but any others involved in the wrongdoing such as: (a) persons who fail to use reasonable care to detect a violation; (b) persons who if requested to divulge information, withheld material information regarding a violation; and (c) supervisors who approve or condone the violations or attempts to retaliate against employees for reporting violations or violators.

11. **Condition of Service.**

Compliance with this Code of Ethics and Standards of Business Conduct shall be a condition of service with the Credit Union as a Board Director, Committee Member or Official. Conduct not in accordance with this Code shall constitute grounds for disqualification to serve, disciplinary action, or suspension or removal as permitted by law. The Credit Union Board of Directors reserves the right to provide the final interpretation of this Code of Ethics and to revise this Code of Ethics from time to time as deemed necessary and appropriate.

Acknowledgment and Agreement

I acknowledge that I have read this Code of Ethics and Standards of Business Conduct for SnoCope Credit Union and that a copy has been supplied to me that I will retain for future reference. I agree to comply in all respects with the terms and provisions thereof. I also acknowledge that this Code of Ethics and Standards of Business Conduct may be modified or supplemented from time to time, and I agree to comply with any amendments. I further acknowledge that compliance with this Code shall be a condition of service or employment and of continued service or employment with the Credit Union, as applicable, and conduct not in accordance with this Code shall constitute grounds for disciplinary measures, as applicable.

X _____

Date _____

PERSONAL BACKGROUND AND RELATIONSHIPS
(The Credit Union Leadership member named below shall complete all sections as accurately and completely as possible.)

1. Primary Employment

2. Other business relationships (contractual, official, or volunteer)

3. Credit Union Associations (membership, official, or volunteer)

4. Credit Union Industry relationships:

5. List any family member and the relationship with a vendor, contractor, or service provider for this Credit Union, any affiliate of the Credit Union, or any other financial services firm.

6. List any relationship (employment, professional or personal) that could result in a conflict of interest with your performance as a Credit Union official.

Signature

Date

Name: _____

Position: _____

STATEMENT OF DISCLOSURE

1. List any position or office that might conflict with interests of SnoCope Credit Union, or which might influence your independence of judgment in the exercise of your duties with the Credit Union. _____

2. Do you receive, directly or indirectly, any commission or compensation from the business transactions of or any entity which competes or has business relationships with the Credit Union? **Circle Yes No** If yes, list the entity: _____

3. Are you employed by or have an ownership, financial or other interest either directly or indirectly, in:
 - a. A competing institution or financial services company of the Credit Union such as a bank, securities or insurance firm or finance company? **Circle Yes No** If yes, list the company: _____

 - b. A vendor, customer, contractor or supplier of goods or services or other principal dealing with the Credit Union or other financial institution? **Circle Yes No** If yes, list the entity: _____

4. Are you participating as an officer, director or employee in any business which provides services to members of this Credit Union? **Circle Yes No** If yes, please explain: _____

5. Are you indebted to members or vendors other than recognized lending institutions? **Circle Yes No** If yes, please explain: _____

6. Are there any circumstances or any other matters of a personal or family nature, direct or indirect, which could conflict with the interest of the Credit Union or any of its affiliates? **Circle Yes No** If yes, please specify: _____

7. Are you a director of any for profit company or corporation, outside the Credit Union? **Circle Yes No** If yes, please list: _____

8. Are there any professional relationships others could perceive as a conflict of interest in performing your duties as a Credit Union official? **Circle Yes No** If yes, please explain: _____

9. Have you received gratuities or reimbursements of gifts from any Credit Union vendor, contractor, or service provider that exceeded the Bank Bribery Act Compliance Policy? **Circle Yes No** Please give details: _____

10. Are you a volunteer member, or official for any Credit Union trade or professional association? **Circle Yes No** If yes, please state your position and the organization: _____

11. Would any family members answer affirmatively to any of the above questions to the best of your knowledge? **Circle Yes No** If yes, please specify the question and provide an explanation: _____

12. Do you have any personal interest or investment that conflicts with the interest of the Credit Union which might influence your independence of judgment in the exercise of your Credit Union duties? **Circle Yes No** If yes, please explain: _____

13. Have you used your title, position or office in any activity which lends the appearance of endorsement to an outside organization, product, service or cause? **Circle Yes No** If yes, please explain: _____

14. Does your spouse or any member of your household receive income from supplying goods or services to credit union members or the Credit Union? **Circle Yes No** If yes, please name the individual: _____

15. Is there any other potential conflict of interest that should be on record before discussion or votes on related issues? **Circle Yes No** If so, please explain: _____

I acknowledge that I have reviewed a copy of the "Statement of Disclosure" adopted by SnoCope Credit Union's Board of Directors. I agree to make full and complete disclosure of any conflict of interest or the appearance of any conflict of interest I have that is within the intent of the disclosure.

I certify to the best of my knowledge and belief that I have no present conflict of interest, as provided by the Code of Ethics, other than those disclosed on this statement.

Signature

Date

Name: _____

Position: _____