



Dear Nominee Candidate for Board of Directors,

Thank you for your interest in being a candidate for Emerald Credit Union (ECU) Board of Directors.

The role of the Board of Directors is centered around providing leadership, setting strategy, ensuring the financial health of the organization, complying with the Ohio Department of Financial Institutions (ODFI) and applicable regulations, and meeting fiduciary responsibilities to ensure the financial needs and expectations of the credit union membership are being addressed and met.

The duty of the Board of Directors is to meet the needs of the membership of the credit union. No individual board member has the authority to speak on behalf of the board or to direct or instruct the activities of the credit union (unless doing so in accordance with our Code of Regulations or written policies). A director must act with the care that a prudent person would exercise in a similar position, putting the interests of the credit union first, and strictly upholding the policies and regulations relating to the operation of the credit union.

Mission Statement: Emerald Credit Union exists to be a positive agent of change within Cuyahoga County by providing its underserved communities and members with affordable, high-quality financial products and services. We strive to promote financial literacy, fiscal well-being, and to provide increased opportunities for economic prosperity among our membership base.

The following is a summary of eligibility requirements, rules, and parameters that are to be observed:

- You must be a member in good standing and at least 18 years of age.
- You must possess governance experience and/or strategic competencies pertinent to this credit union's future.
- You must be a member of this credit union for at least twelve (12) months.
- You must be willing to accept the responsibilities of office.
- You will be able to act independently and objectively.
- You are not an employee, employer, supervisor, living in the same household, family member or subordinate of any director/employee or any committee member now seated.
- You are not a former CEO of Emerald Credit Union.
- You have not been an employee of Emerald Credit Union for the last two years.
- You are not a former employee of Emerald Credit Union that was terminated.
- You have not caused an unresolved loss to Emerald Credit Union.
- You are of good character, as determined by the Nominating Committee.
- You have no felony convictions, and you have a satisfactory credit report (incumbents are excluded from background checks and credit reports).
- You must provide a resume and a short biography stating the reasons for your interest in volunteering at the credit union.
- You must provide a statement affirming that you are agreeable to the nomination process and will serve if elected to the Board of Directors for the duration of your term.
- All campaigning must be done by the candidate or designee(s), other than Emerald Credit Union employees, at places other than inside ECU branches or offices.
- As a candidate, you or your designees cannot distribute election literature pertaining to your candidacy inside ECU facilities.
- You or your designees cannot ask Emerald Credit Union employees to endorse your candidacy or distribute your literature other than that provided by the Nominating Committee.

- It is highly recommended that you attend the Annual Meeting.

Again, thank you for your interest in serving on the Board of Directors of Emerald Credit Union. Good luck with the nomination process, and we are looking forward to receiving your completed nomination package.

Respectfully,

Emerald Credit Union Nominating Committee



NOMINEE APPLICATION

As a candidate for nomination to the Emerald Credit Union Board of Directors, I am submitting the following statements.

1. I hereby agree to be nominated to the Emerald Credit Union Board of Directors and further agree to serve on the board.
2. I understand the term is to fill the vacant spot for the year with the potential of being elected in a 3-year term at next year's annual meeting. I understand that the required commitments and duties consist of, but are not limited to the following:
 - attend monthly board meetings
 - attend the Annual Meeting
 - serve on board committees and subsidiaries
 - serve as a board officer, when elected by the board members
3. I will furnish a resume and a short biography to be reviewed by Emerald Credit Union's Nominating Committee. The biography shall include the following criteria:
 - work experience
 - educational achievements
 - related organizational accomplishments
 - motivation for serving on the Emerald Credit Union Board of Directors
4. I will also furnish the signed authorization form allowing Emerald Credit Union to perform a background check and credit report.

Printed Name _____

Signature _____

Date _____

All candidate correspondence should be addressed to:

The Nominating Committee
Emerald Credit Union
13201 Granger Road
Suite 1
Garfield Heights, OH 44125
service@emeraldgcu.com

Tel: 216-581-5581
Fax: 216-581-5590

The Nominating Committee will contact you with next steps if you are nominated to run for the Board of Directors.