



BOARD OF DIRECTORS CANDIDATE PACKET

WE ARE ON A TEAM, WORKING TOGETHER TO ACHIEVE A COMMON MISSION OF BUILDING BETTER LIVES

Thank you for your interest in serving on Frontier Credit Union's Board of Directors. If elected, you will be joining a group of dedicated, hardworking credit union members committed to serving the organization in a governance capacity. As Directors, it is our duty to effectively carry out our legal responsibilities and stewardship, and act in the best interests of the credit union members. We are pleased that you are willing to share your knowledge, expertise and unique perspectives with us as we strive to uphold our duty to lead and contribute to the success of Frontier Credit Union.

As a volunteer Director, you will be a vital part of major decisions and have an obligation to be an active participant in meetings, as well as, gaining the knowledge you need to fully understand the initiatives you are voting on. This Candidate Packet includes a Guideline of the responsibilities of Frontier Board Members. Please review these guidelines to determine that you are willing and able to meet the demands of this volunteer position.

Our Nominating Committee will review the information submitted in your Candidate Packet. Incomplete packets will not be considered for nomination.

Please complete and sign as indicated in each section:

1. Application Form
2. Authorization for Investigative Background Checks
3. Candidate Evaluation

Please provide your completed Candidate Packet in one of the following methods:

1. Email to:
volunteerapplication@frontiercreditunion.com
2. Mail to:
Frontier Credit Union
ATTN: Cindy High, EVP/COO
P.O. Box 1865
Idaho Falls, ID 83403
3. Drop off at any Frontier Credit Union branch

Important:

Your Candidate Packet must be complete, signed, and received by 4:00 p.m. MST on Friday, **January 30, 2026**, in order to be considered by the Nominating Committee. Incomplete packets will not be considered.

The new members of our Board will be announced and introduced at our Annual Meeting on **May 6, 2026**.

Thank you for your interest in **Frontier Credit Union's** Board of Directors.



APPLICATION FORM

Name:

Address:

Daytime Phone Number:

Email address:

Frontier Credit Union Membership: Account #

Date opened (if known):

Current employment and position:

Motivation: Write a brief statement of why you wish to serve. Describe your current involvement, what you will contribute and what you hope to accomplish. Tell how you will work with the board and management to benefit the membership.

Experience: Attach a brief resume (200 words or less) to your completed Nomination Packet describing your credit union and community involvement, education, work experience and other qualifications pertinent to finance, accounting, economics and governance experience. A sample format is provided at the end of this packet.

Biography & Photo: Please provide a short biography (approximately 150–250 words) that may be printed on the election ballot and shared with members during the voting process. Also include a current, professional headshot (color preferred). **By submitting these materials, you acknowledge they may be used in credit union communications related to the Board election.* A sample format is provided at the end of this packet.

Statement of Willingness to Serve:

I hereby agree to be nominated for Frontier Credit Union's Board of Directors. I am able and willing to serve, if elected. I understand that my account will be reviewed to ascertain that I am a member in good standing of Frontier Credit Union. I will uphold the Core Values of Frontier Credit Union. I have not been prohibited by the National Credit Union Administration (NCUA) or any other financial institution regulator from working in any area of the financial industry. I certify that I have not been convicted of any criminal offense involving dishonesty or a breach of fiduciary duty.

Signature _____ Date _____



AUTHORIZATION FOR INVESTIGATIVE BACKGROUND CHECKS

Candidate statement:

I certify that the information provided by me as part of my Declaration of Candidacy to serve as a volunteer Board or Supervisory Committee Member for Frontier Credit Union is true and complete to the best of my knowledge. I understand that if chosen to serve, I will be removed because of false or intentionally misleading statements contained on my application or made at any other time during the election process.

In processing my Declaration of Candidacy, Frontier Credit Union may request an investigative background check with respect to my general reputation and *credit report, criminal history, and eligibility to be bonded. I authorize Frontier Credit Union to request such reports. I release Frontier Credit Union and all other persons, employers, and organizations from all claims and liabilities of any nature arising from such investigations or the supply of information for such investigation.

Frontier Credit Union may obtain and use a consumer credit report when considering my application to be a Board or Supervisory Committee Member, making a decision whether to offer me a position. I have read and received a copy of my rights under the Fair Credit Reporting Act (attached at the end of this application).

I understand, according to the Fair Credit Reporting Act, I am entitled to know if my candidacy was denied based on information obtained from these investigative background checks, and to receive, upon written request, a disclosure of the public record information and of the nature and scope of the investigative report.

I hereby acknowledge that I have read, agree to, and understand the above statements.

Signature of Applicant

Date

Printed Name

*Please be aware that a member of our Nominating Committee will contact you by phone to obtain your birth date and social security number to run the applicable checks referenced above.

APPLICANT/CANDIDATE: Please read the attached disclosure, "A Summary of Your Rights under the Fair Credit Reporting Act" before signing this application and retain it for your records.



CANDIDATE EVALUATION

Please carefully consider the following questions; Answer as fully as possible and return with your application.

1. Please list any conflicts of interest you may have serving on the Board of Directors.

Examples: Working for a title company used by Frontier Credit Union; affiliated with an audit firm used by the Credit Union; employed at another financial institution, etc.

2. The Board of Directors meets for at least 2 hours at 5:30 p.m. on the third Wednesday of every month at the Credit Union's main office on Woodruff Avenue in Idaho Falls. Additional requirements may include participation on various Board committees, the annual planning session, and the annual meeting.

What foreseeable time constraints will interfere with your ability to meet these requirements?

3. After viewing the attached document, "A Guideline for Credit Union Directors," are there any responsibilities you are not qualified to perform?

YES NO

If yes, please explain:

4. All of our Directors must pass a criminal background investigation, credit check, and be bonded. All Frontier Directors are bonded through Securian.

A. Have you ever been the subject of a bond claim, found not bondable, had your bond coverage modified, revoked, or had a bond application declined?

YES NO

If yes, please explain:

B. Have you ever been convicted of a crime? (Exclude sealed, expunged or legally eradicated convictions and misdemeanor convictions for which probation was completed and the case was dismissed).

YES NO

If yes, please briefly describe the nature of the crime(s), the date and place of conviction and the legal disposition of the case:

5. Can you be tactful in discussing controversial matters?

YES NO

6. Can you refrain from discussing confidential matters outside the Boardroom?

YES NO

7. Has the National Credit Union Administration (NCUA) or any other financial institution regulatory agency ever prohibited you from working in any area of the financial industry?

YES NO

Signature _____ Date _____



A GUIDELINE FOR CREDIT UNION DIRECTORS

Use and support your credit union.

Believe in, save with, and borrow from your credit union when it's a good fit for your needs. Directors who are familiar with the credit union's services are better equipped to evaluate and strengthen them. Directors are also expected to demonstrate sound personal financial responsibility.

Support the credit union movement.

Be committed to the cooperative model and willing to collaborate with other credit unions through state and national associations.

Prepare for and participate in meetings.

Make the time to prepare for, attend, and actively participate in Board and committee meetings. Preparation helps each Director contribute meaningfully and supports strong, informed Board decisions.

Stay informed and engaged.

Review materials in advance, study key issues, and seek to understand the economic and social environment in which the credit union operates.

Make decisions in the best interest of members.

Be able and willing to make decisions for the overall benefit of the credit union and its membership. Participate in education and training that strengthens a Director's decision-making ability.

Communicate with respect and purpose.

Develop strong communication skills to collaborate effectively, build understanding, and achieve results through discussion and persuasion—never through pressure or manipulation.

Encourage open discussion.

Listen to differing viewpoints and ensure all Directors have space to contribute. Encourage quieter voices to engage so decisions reflect thoughtful consideration of all perspectives.

Lead with facts, experience, and member focus.

Base decisions on sound information and experience. Avoid undue influence from special interests, and remember a Director's duty is to the membership as a whole. Approach decisions with compassion for member needs and a commitment to the credit union's long-term ability to serve.

Work as a unified Board.

Collaborate with fellow Directors and support majority decisions once made. Strive for consensus when possible, and help the Board grow stronger as a team.

Maintain integrity and avoid conflicts of interest.

Do not seek or accept personal favors or special treatment. Any special consideration (such as discounted rates or fees) may be viewed as compensation and could conflict with the Director's volunteer role. Directors are expected to uphold the highest ethical standards.



Provide governance and strategic direction.

Focus on major opportunities, risks, and strategic priorities—leaving day-to-day operations to Management. Directors provide direction through Board decisions and should communicate staff concerns through the President/CEO, as the Board's direct employee relationship is with the President/CEO.

Be open to change and new ideas.

Adapt to changing conditions and welcome ideas that strengthen the credit union. Be thoughtful, curious, and forward-looking.

Show courage and independence.

Approach difficult decisions with steady leadership. Form positions based on careful review of the facts, and remain open-minded until issues have been fully considered.

Support decisions with appropriate resources.

When decisions require investment in facilities, staffing, training, technology, or equipment, be willing to allocate resources that support excellent member service and long-term sustainability—including maintaining strong capital.

Protect confidentiality.

Maintain the confidentiality of Board and committee discussions and sensitive credit union information. Keep confidential matters within appropriate channels.

Take the responsibility seriously.

Serve with diligence and accountability. Directors are responsible to the members, the credit union movement, insurers, and legal/regulatory expectations.

Commit to planning and performance oversight.

Understand the importance of strategic planning and ensure the Board and Management work together on a practical plan with clear objectives, assigned responsibilities, follow-through, and evaluation. The Board is accountable for evaluating the President/CEO's performance.

Maintain strong records and know the policies.

Support clear, accurate documentation of Board decisions. Be familiar with credit union policies and be willing to review Frontier Credit Union policies as needed.

Support leadership development and healthy succession.

Help ensure there is a workable way to involve more members in elected leadership. A strong Board benefits from continuity and thoughtful renewal over time.

Show initiative and ask questions.

Be proactive in learning your role. If something is unclear, it is each Director's responsibility to seek accurate answers from reliable sources.



RESUME AND BIOGRAPHY SAMPLE #1

Jane Anne Charleston

Consultant, ABC Language and Arts Company

Experience:

Credit Union - Member since 1984. *(List any voluntary positions served at this or any other credit union.)*

Employment - Served with the Peace Corps, 1984-85; With the ABC Language and Arts Company since 1986.

Honors - Employee of the year, 1994 & 2003.

Education - BA in Communications, 1984.

Other - *(List any related positions where you have served: hospital boards, school boards, civic association boards, charity positions, condo boards, etc.)*

Biography:

Jane Anne Charleston has been a member of Frontier Credit Union since 1984. She has lived and worked in the region for many years and values being part of a strong local community. Jane is a consultant with ABC Language and Arts Company and has been with the company since 1986. Earlier in her career, she served with the Peace Corps from 1984 to 1985.

Jane has received Employee of the Year recognition (1994 and 2003). She holds a B.A. in Communications (1984). In her free time, she enjoys gardening, attending local arts events, and spending weekends outdoors with her family.

Candidate Headshot:

Include a current, professional headshot (color preferred).

****By submitting these materials, you acknowledge they may be used in credit union communications related to the Board election.***



RESUME & BIOGRAPHY SAMPLE #2

John Ralph Kazinski III

U.S. Department of The Army, Senior Force Structure Analyst

Experience:

Credit Union - Member since 1966. *(List any voluntary positions served at this or any other credit union.)*

Employment - Various department assignments in the field of budget (list specifics). Currently serving as Senior Force Structure Analyst for HQDA G-3.

Honors - Department of The Army Meritorious Awards, 1992, 1995 and 2004.

Education - MBA George Washington University, 1980. BA Duke University 1977.

Other - *(List any related positions where you have served: hospital boards, school boards, civic association boards, charity positions, condo boards, etc.)*

Biography (approximately 150-250 words):

John Ralph Kazinski III has been a member of Frontier Credit Union since 1966. He and his spouse recently relocated to East Idaho to be closer to family and now consider the area home. John is employed by the U.S. Department of the Army and currently serves as a Senior Force Structure Analyst for HQDA G-3. His background includes a range of assignments related to budgeting and analysis.

John has received Department of the Army Meritorious Awards (1992, 1995, and 2004). He holds an MBA from George Washington University (1980) and a B.A. from Duke University (1977). Outside of work, he enjoys spending time with his grandchildren, fly fishing, and volunteering at community events when his schedule allows.

Candidate Headshot:

Include a current, professional headshot (color preferred).

****By submitting these materials, you acknowledge they may be used in credit union communications related to the Board election.***



A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

APPLICANT/CANDIDATE: Retain this disclosure for your records

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 the summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street, N.W., Washington, DC 20006.

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 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 a 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 twelve (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 thirty (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 (7) year sold, or bankruptcies that are more than ten (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 "pre-screened" offers of credit and insurance you get based on information in your credit report. Unsolicited "pre-screened" 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 1-888-567-8688.

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.

A "consumer reporting agency" is a person or business that, for monetary fees, dues, or on a cooperative nonprofit basis, regularly assembles or evaluates consumer credit information on consumers for the purpose of furnishing "consumer reports" to others, such as Frontier Credit Union.