

Prospective Volunteer Packet



CALIFORNIA BEAR
CREDIT UNION



Dear applicant,

Thank you for your interest in serving in a volunteer capacity at California Bear Credit Union. The opportunity to volunteer is open to an individual who is a member in good standing of California Bear Credit Union and otherwise satisfies qualification requirements. As part of the application process, individuals will be required to answer various questions about their background, including reading and signing our Application to Stand for Elective Office, and authorize the Credit Union to run both a background investigation and credit check by virtue of signing the Notice and Authorization for Consumer Report and/or Investigative Consumer Report.

Volunteers at California Bear Credit Union can serve on either the Board of Directors or the Supervisory Committee. Volunteers are extremely important to credit unions, particularly because Credit Unions are built on a “people first” philosophy. As a volunteer, you can help support the Credit Union movement. Certainly, this is an exciting challenge, and it involves serious responsibility particularly given uncertain economic times.

A traditional credit union motto is “not for profit, not for charity, but for service.” This motto identifies credit unions’ purpose in relation to other types of organizations.

Credit unions are not-for-profit businesses. That is, they are self supporting concerns whose primary mission is service, not generating profit. Savings can be returned to members directly and indirectly.

Like other financial institutions, most credit unions hire employees to perform basic operating tasks and oversee the operations of the credit union. But members who volunteer on credit union boards and committees are unique in the financial world. They assume tremendous responsibilities and time consuming duties – without monetary compensation. This tradition is based on the belief that lack of pay makes it more likely that members will become involved because they believe in the credit union philosophy. Unpaid service may also make it a little easier for volunteer leaders to focus on what’s best for all of the members of the credit union.

Your application will be reviewed by the Nominating Committee at their earliest convenience.

You will be contacted if the committee requires any further information.

Again, thank you for your interest in serving as a volunteer for California Bear Credit Union

Sincerely,

Robert Sassaman
Chairman of the Board and
Chairman California Bear Credit Union Nominating Committee

300 S Spring St., Ste. 1215
Los Angeles, CA 90013

PHONE 800.954.2327
EMAIL memberservices@calbearcu.org

FAX 213.830-4193
WEBSITE www.calbearcu.org

Board of Directors – Job Description

Credit union directors are generally responsible for setting the direction of the credit union, which may include, for example, the credit union's investment strategy, deposit and lending policies, and address competitive product development and pricing. The day-to-day operations of the credit union are left in hands of management.

Example of Board of Director Duties:

1. Define the Credit Union's future by working with the President/Chief Executive Officer and the Board in developing and refining the Credit Union's vision, mission, and strategic goals/objectives.
2. Participate with management in strategic planning.
3. Exercise sound judgment in establishing policies (or assuring that they are established) and approve policies for all Credit Union programs and activities.
4. Attend and participate in regular monthly board meetings.
5. Respond to audits and regulatory examinations.
6. Ensure the Credit Union maintains a sound financial condition and that the Credit Union's assets are protected against unauthorized or illegal acts.
7. Ensure that all products/services are member-driven; to actively promote the Credit Union, and provide resources to achieve the Credit Union's mission.
8. Ensure that the Credit Union adheres to pertinent laws, regulations and sound business practices (including Credit Union Policies), and critically evaluate and implement the policies and operations of the Credit Union and the effects of these policies and operations on the membership and the future of the organization.
9. Perform other duties as required.

The Supervisory Committee is often referred to as the "watch dog" in the checks and balances system.

Example of Supervisory Committee Duties:

1. Inspect and verify the accounts of the Credit Union.
2. Review acts and affairs of the Board of Directors, officers and managers subject to the provisions of the Credit Union's bylaws as well as the California Credit Union Law/Financial Code, and the California Corporations Code.
3. At least once a year, ensure or cause to be made by an independent auditor of the Supervisory Committee's selection, an audit of the Credit Union's books and records and an examination of the business and affairs of the Credit Union for the year.

4. To present such report(s) at the annual meeting of members and file them with the records of the Credit Union.
5. Ensure that an annual opinion audit is performed to determine accuracy and fair presentation of the Credit Union's financial statements.
6. Ensure that internal controls are established and maintained to achieve financial reporting objectives.
7. Ensure that policies and procedures are sufficient to safeguard against conflict of interest, self-dealing and fraud.

As noted above, the responsibility of a volunteer should be taken seriously. The credit union's safety and soundness and its ability to effectively serve the needs of its members are at stake.

Failure to act in accordance with government regulations can result in liability and/or sanctions by the supervisory agency, including cease and desist orders, suspension from the board, and even removal from office. Board members who completely disregard regulatory requirements may be held personally liable for payment of civil penalties to the government or affected members.

The Federal Credit Union Act and the National Credit Union Administration's (NCUA) Rules and Regulations govern federal credit union operations and federally insured credit unions, not to mention various other federal and state laws and regulations (such as for example, The California Credit Union Law).

California Bear Volunteer Requirements

Listed below are the pledges and requirements for candidates for the Board of Directors and/or Supervisory Committee of California Bear Credit Union.

In order to have an applicant considered for nomination, the Application and/or request will show that the applicant meets, at minimum, the following qualification requirements:

1. Possesses knowledge of general business and financial institution practices as well as areas of knowledge, experience or interest pertinent to this Credit Union's future.
2. Has a good credit standing, no criminal convictions, and is bondable at all times.
3. Has been a member of the Credit Union for at least two years.
4. Is willing to accept the responsibilities of an elected or appointed officer; such as:
 - Attend regular and special meetings of the board and credit committee (as appropriate) when notified, **keeping excused absences at a minimum, with the understanding that three successive absences may cause my expulsion from the Board of Directors or the Supervisory Committee.**
 - Attend the annual credit union planning session.
 - Disclose any obligation to an individual, group or organization that is in conflict with the credit union. The volunteer must also refrain from voting or taking action on issues related to any individual group or organization that the volunteer has obligations to that is in conflict with the credit union.
 - Maintain appropriate confidentiality of the business of California Bear Credit Union and its members.
 - Demonstrate a willingness and ability to work in concert with other directors, committees and staff as a team member with the purpose of serving the members of the Credit Union.
 - Attend at least one (1) training session per year, within budget constraints, and report to the Board of Directors on the content of that session.
 - Will be able to act independently and objectively regardless of external relationships with other directors and employees.
 - Is not an employee of, and has not been an employee of this Credit Union, acting under the direction of the current President/CEO, and/or is not an employee or elected official of a competing institution, or an immediate family member or significant other of a Credit Union Director, Officer, or employee.
5. Is at least 18 years of age and exhibits:

- Personal character and integrity
- A demonstrated ability to communicate effectively and to think creatively
- A willingness to serve the members and support the Credit Union's values and culture
- The ability to comprehend and learn business concepts and procedures
- The capacity to provide strategic direction and sound organizational leadership
- The desire to be a team player and have a proven record of successful teamwork

Members who apply for nomination but are not nominated will be notified in writing by the Committee Chairperson.

Sincerely,



Robert Sassaman
Chairman of the Board



Robert J. Vecci
President and Chief Executive Officer

Date _____

CALIFORNIA BEAR CREDIT UNION

APPLICATION TO STAND FOR ELECTIVE OFFICE

<u>APPLYING FOR (check one only):</u> <input type="checkbox"/> Board of Directors <input type="checkbox"/> Supervisory Committee	<u>METHOD (check one only):</u> <input type="checkbox"/> Nomination <input type="checkbox"/> Petition
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Name: _____
 First Middle Last

Home Address: _____
 Street: City State Zip

Previous Address(es): _____

 (Minimum 5 year history required)

Home Phone: _____ Business Phone: _____ Email: _____

Best time, day of the week, and method to reach you: _____

Credit Union Account No.: _____

How long have you been a member of California Bear Credit Union? _____

Current Company/Occupation and Position: _____

Social Security Number: _____

Driver's License Number : _____
 State of Issuance/Exp. Date

Have you ever been convicted of a crime? No Yes
If "Yes," approximate dates: _____
County and State: _____
Brief Description: _____

Special skills:

<input type="checkbox"/> Fund-Raising/Development	<input type="checkbox"/> Information Technology
<input type="checkbox"/> Personnel/Human Resources	<input type="checkbox"/> Privacy/Security
<input type="checkbox"/> Finance/Accounting	<input type="checkbox"/> Legal
<input type="checkbox"/> Business/Management	<input type="checkbox"/> Legislative
<input type="checkbox"/> Marketing/Public Relations	<input type="checkbox"/> Other: _____

Professional background:

- For-profit business
- Government

- Non-profit organization
- Other: _____

Education (specify highest level):

- Some high school
- High school graduate
- Some college
- Undergraduate college degree

- Some graduate coursework
- Graduate degree or higher
- Trade or professional designation
- Other: _____

Affiliations and current membership in business or professional organizations (including credit union):

Additional information that may be helpful in ascertaining qualifications to serve (e.g. indicate any volunteer positions you have held with any credit union):

APPLICATION TO STAND FOR ELECTIVE OFFICE
(continued)

PERSONAL STATEMENT/EXPERIENCE/OBJECTIVES: (Please limit statements to 250 words or less. Submissions in excess of 250 words may forfeit eligibility for candidacy. Note: Any comments provided below may be printed on the election ballot):

In addition to the information provided above, please attach a detailed resume with any and all service dates as well as the contact information of at least three (3) personal and/or professional references who can attest to your character, experience, and/or skills.

My signature below: (1) authorizes California Bear Credit Union to publish my biographical information and personal statement on the election ballot and other Credit Union publications as needed; (2) attests to my understanding of all information provided herein; (3) indicates my acceptance of and willingness to perform to the best of my ability all duties and responsibilities of the position sought if elected; (4) certifies that all information provided by me is accurate and complete; (5) affirms to the best of my knowledge that I am bondable and would not be refused bond for any reason; and (6) authorizes California Bear Credit Union to conduct any background investigation, credit checks, and/or verification of character necessary to ascertain my eligibility to stand for elective office.

Signature

Date

Please mail applications to:

California Bear Credit Union
Attention: Nominating Committee
300 S Spring St. Ste 1215
Los Angeles, CA 90013

NOTE: Submissions should be typewritten, and ready for printing where appropriate. Fully completed forms, information, and/or required materials must be submitted by published deadlines to be considered.

CALIFORNIA BEAR CREDIT UNION

**NOTICE AND AUTHORIZATION FOR
CONSUMER REPORT AND/OR INVESTIGATIVE CONSUMER REPORT**

I, _____, understand and agree that, in connection with my potential nomination to California Bear Credit Union's Board of Directors and/or Supervisory Committee, California Bear Credit Union may request a Consumer Report and/or an Investigative Consumer Report about me from the following consumer reporting agencies

I voluntarily authorize California Bear Credit Union to retain a Consumer Reporting Agency and/or an Investigative Consumer Reporting Agency to conduct an investigation of me and/or to provide a report to California Bear Credit Union concerning my character, general reputation, personal characteristics, mode of living, creditworthiness, credit standing, credit capacity, work habits, performance and experience, along with reasons for termination of past employment. This information may be obtained through personal interviews with my former employers, neighbors, friends, associates, or with others with whom I am acquainted or who may have knowledge concerning any such items of information. I understand that this report will be used in connection with making a decision regarding my application to serve as a volunteer on California Bear Credit Union's Board of Directors and/or Supervisory Committee.

I understand that I may request additional information about the nature and scope of the investigation, and that such request must be made in writing. I may request that California Bear Credit Union provide me with the Federal Trade Commission document entitled, "*A Summary of Your Rights Under the Fair Credit Reporting Act*" by writing to California Bear Credit Union at [address].

By placing a check in the following box , I am requesting that I be furnished with a free copy of any Consumer Report, and/or Investigative Consumer Report.

I understand that I have the right to inspect the report at the agency's offices during normal business hours and after reasonable notice to the agency. I can also inspect the report by certified mail or by telephone. I must show proper identification and pay for any costs involved with the inspection. I have the right to be accompanied by one other person who must also show proper identification. The agency will explain any of the information in the report and will provide a written explanation of any coded information.

I've read this Notice and Authorization and understand and agree with each of its terms.

Candidate's Name: _____
(Please Print)

Current Address: _____

Social Security Number: _____

Candidate Signature: _____

Date: _____

Background Check Release Form

I, _____ (print your name *LEGIBLY*) am aware that **California Bear Credit Union** has requested *DataCheck* to perform a background check in connection with my application for employment with this company. Any information obtained as a result of such an investigation is confidential and will be provided only to **California Bear Credit Union**. I have voluntarily provided the information listed. I am fully aware of the purpose for this background check, and therefore request that people, companies, references, current or former employers, schools, government agencies, and others contacted provide applicable information to *DataCheck*. *DataCheck* is a professional pre-employment background investigation firm performing background checks as its normal course of business. *DataCheck* may make an investigative report in which information is obtained through business associates, financial sources, credit reporting agencies, criminal courts, educational institutions, law enforcement agencies, or other third parties with whom I may be acquainted. I hereby release personal information about me for the purpose of this investigation.

I have the right to request additional disclosures regarding the nature and scope of this investigation

PLEASE PRINT LEGIBLY:

Are you currently employed? _____

If currently employed, may we contact your employer to verify your employment? _____

Please print your full name _____

Home Address, City, St, Zip: _____

Maiden Last Name (If Applicable) _____

Have you used your maiden name within the last 10 years? _____

Other legal names you have been known by: _____

Social Security Number: _____

Date of Birth (Month/Day/Year): _____

Your Driver's License Number: _____

State of Issue: _____

Your Name as shown on your driver's license: _____

A daytime phone number, including area code, where we can reach you should we have any questions: _____

Please list all counties you have lived in within the last 10 years:

_____ County	_____ State	_____ County	_____ State	_____ County	_____ State
_____ County	_____ State	_____ County	_____ State	_____ County	_____ State

Your signature

Date

A Summary of your Rights under the Fair Credit Reporting Act

Para información en español, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report
- you are the victim of identity theft and place a fraud alert in your file
- your file contains inaccurate information as a result of fraud
- you are on public assistance
- you are unemployed but expect to apply for employment within 60 days

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

You have the right to ask for a credit score. Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 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.

States may enforce the FCRA and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General.

For information about your federal rights, contact:

1. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates

Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:

Federal Trade Commission: Consumer Response Center - FCRA
Washington, DC 20580
1-877-382-4357

2. To the extent not included in item 1 above

National Banks, federal savings associations, and federal branches and federal agencies of foreign banks.

Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050

State member banks, branches, and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.

Federal Reserve Consumer Help Center
P.O. Box 1200
Minneapolis, MN 55480

Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations.

FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106

Federal Credit Unions.

National Credit Union Administration
Office of Consumer Protection (OCP)
Division of Consumer Compliance and Outreach (DCCO)
1775 Duke Street, Alexandria, VA 22314

3. Air carriers

Asst. General Counsel for Aviation Enforcement & Proceedings
Aviation Consumer Protection Division
Department of Transportation
1200 New Jersey Avenue S.E., Washington, DC 20590

4. Creditors Subject to Surface Transportation Board

Office of Proceedings, Surface Transportation Board
Department of Transportation
395 E. Street S.W., Washington, DC 20423

5. Creditors Subject to Packers and Stockyards Act, 1921

Nearest Packers and Stockyards Administration area supervisor

6. Small Business Investment Companies

Associate Deputy Administrator for Capital Access
United States Small Business Administration
409 Third Street, SW, 8th Floor
Washington, DC 20416

7. Brokers and Dealers

Securities and Exchange Commission
100 F St NE Washington, DC 20549

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations

Farm Credit Administration
1501 Farm Credit Drive
McLean, VA 22102-5090

9. Retailers, Finance Companies, and All Other Creditors not listed above.

FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA
Washington, DC 20580
(877) 382-4357

Summary of Your Rights Under California Civil Code 1786.22

For California residents and applicants only:

An investigative consumer reporting agency ("Agency") will supply files and information that you have a right to inspect during normal business hours and on reasonable notice. All files that this agency maintains on you will be made available for your visible inspection, as follows:

- In person, if you appear in person and furnish proper identification. A copy of the file will also be available to you for a fee not to exceed the actual costs of copying.
- By certified mail, if you make a written request to, with proper identification, for copies to be sent to a specified address. However, agencies complying with a request for such a mailing will not be liable for disclosures to third parties caused by mishandling of mail after it leaves the Agency.
- A summary of all information contained in your file and required to be provided to you under the California Civil code will be provided by telephone, if you have made a written request, with proper identification.

"Proper identification" includes documents such as a valid driver's license, social security account number, military identification card and credit cards. Only if you cannot identify yourself with such information may the Agency require additional information concerning your employment and personal or family history in order to verify his identity.

The Agency will provide trained personnel to explain any information furnished to you pursuant to Civil Code 1786.10.

The Agency will provide a written explanation of any coded information contained in your file. This written explanation shall be distributed whenever a file is provided to you for visual inspection.

You may be accompanied by one other person of your choice when you come to inspect your file. This person must furnish reasonable identification. The Agency may require you to furnish a written statement granting permission to the Agency to discuss your file in your companion's presence.

Resumen De SUS Derechos Bajo El Código Civil De California Sección 1786.22

Usted tiene derecho de inspeccionar todos los archivos que se relacionan con usted y que mantiene, en el momento en que usted lo solicita, cualquier agencia de servicios de información sobre el consumidor ("Agencia"). Usted puede inspeccionar todos los datos diferentes a aquellas que son de conocimiento público o que provienen de bases de datos disponibles para la venta, si esa información se ha obtenido únicamente para su uso en la preparación de informes investigativos sobre consumidores y no tiene ningún otro fin. La Agencia tiene que poner a su disposición estos archivos durante las horas normales de trabajo y en base a una notificación hecha a su debido tiempo.

Todos los archivos deben ponerse a su disposición para una inspección visual ya sea:

- En persona, si usted se presenta y lo hace con la identificación apropiada. Se pueden poner a su disposición copias del archivo con un cargo que no exceda el costo de dichas copias.
- Por correo certificado si usted presenta una solicitud por escrito acompañada de la identificación apropiada, pidiendo que se le envíen las copias y especificando la dirección para su envío. Sin embargo, la agencia que atiende la solicitud no es responsable de la revelación de la información a terceras personas resultantes de mal manejo en el correo una vez que las copias han salido de la Agencia.
- "Identificación apropiada" incluye documentos tales como licencia válida de manejar, número del Seguro Social, tarjeta militar de identificación y tarjetas de crédito. Si usted no puede identificarse por medio de esta información entonces la Agencia puede requerir información adicional referente a su trabajo o datos personales o de familia a fin de verificar su identidad.

La Agencia cuenta con personal entrenado para explicar cualquier información que se le entregue.

La Agencia proveerá una explicación escrita sobre cualquier información en clave contenida en el archivo. Esta explicación escrita esta siempre disponible cuando se facilita cualquier archivo para su inspección visual.

CONSUMER REPORT DISCLOSURE AND AUTHORIZATION

As part of our hiring process, California Bear Credit Union may request Consumer Reports and/or Investigative Consumer Reports on you from an Investigative Reporting Consumer Reporting Agency solely for your potential/current and or continued employment with this company. The nature and scope of this investigation may include but is not limited to your employment history, education, credit history, criminal history, character, general reputation, personal characteristics and mode of living and may involve a review of criminal records and records of the Department of Motor Vehicles. California Bear Credit Union may obtain one or more consumer reports on you, from one or more consumer reporting agencies, for the purpose of evaluating you for employment, and, if the undersigned is already employed by this company, for purposes of promotion, reassignment, or retention as an employee.

The name of the Investigative Consumer Reporting Agency conducting this consumer report/investigative consumer report is: DataCheck, Inc., 63 Via Pico Plaza PMB #247, San Clemente, CA 92672, PH: 800-253-3394. Their website address is: www.datacheckinc.com. You may find DataCheck's privacy practices, including whether your personal information will be sent outside of the United States or its territories, and information that complies with California Civil Code subsection 1786.20, on their website under Privacy Policies.

You are being given a copy of the "Summary of Your Rights Under the Fair Credit Reporting Act" prepared pursuant to 15 U.S.C. section 181 (g & c). You have the right to request additional disclosures of the nature and scope of the investigation and a statement of your rights.

For California Residents: Summary of Section 1786.22 (California Civil Code): You are entitled to find out from an ICRA what is in the ICRA's file on you with proper identification. An investigative consumer reporting agency shall supply files and information during normal business hours and on reasonable notice. Files maintained on a consumer shall be made for the consumer's inspection as follows: In person, by certified mail, by telephone (with proper identification for disclosure). The consumer reporting agency shall provide trained personnel to explain to the consumer and information furnished him and written explanation of any coded information. The consumer shall be permitted to be accompanied by one other person of his or her choosing. By signing below you also acknowledge receipt of this notice regarding background investigations pursuant to California Law.

Please check this box if you would like to receive a copy of a consumer report if one is obtained by California Bear Credit Union .

New York applicants or employees only: You have the right to inspect and receive a free copy of any investigative consumer report requested by Employer by contacting the consumer reporting agency identified above directly.

Minnesota and Oklahoma applicants or employees only:

Please check this box if you would like to receive a copy of a consumer report if one is obtained by California Bear Credit Union .

AUTHORIZATION:

I have read and understand the foregoing and hereby authorize this company to obtain one or more consumer reports on me for the purposes described above. I understand that this authorization covers (1) consumer reports obtained in connection with my application for employment and (2) if I am hired or if I am an existing employee, additional consumer reports may be obtained during my tenure. I authorize that a copy of this authorization may be considered as valid as an original.

Please Print your Name

Today's Date

Your Signature

Last 4 Digits of your Social Security Number

CREDIT REPORT AUTHORIZATION FORM

For Employers Located in California

Effective January 1, 2012 and pursuant to California AB 22 (which amended Section 1785.20.5 of Ca. Civil Code and add Chapter 3.6 to Part 2 of Division 2 of Ca. Labor Code, relating to employment) employers or prospective employers in California are prohibited from obtaining a consumer credit report for employment purposes unless the position of the person for whom the report is sought falls into one of the categories listed below.

As part of your employment or prospective employment, California Bear Credit Union has requested a credit report on you citing the following reason for the position for which you are applying:

- A managerial position as defined: "Managerial position" means an employee covered by the executive exemption set forth in subparagraph (1) of paragraph (A) of Section 1 of Wage Order 4 of the Industrial Welfare Commission (8 Cal. Code Regs. 11040);
- A position in the California Department of Justice;
- That of a sworn peace officer or other law enforcement position
- Is a position which California Bear Credit Union by law is required to consider credit history;
- Involves regular access to all of the following types of information of any one person (a) bank or credit card account information, (b) social security number and (c) date of birth, provided, however, that such access does not merely involve routine solicitation and processing or credit card applications in a retail establishment;
- Is one in which you are or will be (i) a named signatory on the bank or credit card account of California Bear Credit Union , or (ii) authorized to transfer money on behalf of California Bear Credit Union , or (ii) authorized to enter into financial contracts on behalf of California Bear Credit Union ;
- Involves access to confidential or proprietary information, including a formula, pattern, compilation, program, device, method, technique, process or trade secret that derives independent economic value, actual or potential, from not being generally known to, and not being readily ascertainable by proper means by, other persons who may obtain economic value from the disclosure or use of the information, and is the subject of an effort that is reasonable under the circumstances to maintain secrecy of the information; or
- Involves regular access to cash totaling ten thousand dollars (\$10,000) or more, of California Bear Credit Union , their customer, or their client, during the workday.

I authorize that California Bear Credit Union may access my credit history for the purpose listed above.

Please Print your Name

Your Signature

Social Security Number

Today's Date