



1316 Kanawha Blvd E,
Charleston, WV 25301
ContactUs@PioneerAFCU.org
304-348-6648, ask for a representative

REGARDING UPCOMING BOARD OF DIRECTORS ELECTIONS

Dear Member:

In accordance with the bylaws (Article V., Section 1a.) of your credit union, your Board Chair has appointed three members to serve as a Nominating Committee for the purpose of nominating at least one member for each of the three Board member positions to begin three-year terms of office beginning with this year's **annual membership meeting on June 25, 2024.**

This year's Nominating Committee consists of Skip Langlois serving as the committee Chair, along with Bill Milam and Terry Richardson.

The Nominating Committee has performed its duty by identifying and selecting a candidate for each of the three Board positions. Their nominees, with individual biographies, follow this note.

Other members who may wish to serve as a Board member may also seek the office by obtaining signatures from one percent (1%) of the credit union's membership (1% of 16,179 members = 162 signatures as of 3/31/24) endorsing them for the position.

Any member wishing to seek a Board position by petition must notify the Board Secretary no later than 40 days in advance of the June 25th annual meeting (May 16th) also supplying the required member signatures and a brief statement of qualifications and related biographical information at that time.

An election by ballot will be conducted in cases where there is more than one candidate per position. In the event only one candidate per position is identified, the credit union's bylaws (Article V., Section 1c, Section 2a & 2b) specify that that an election will not be conducted by ballot, with each of the identified candidates nominated by the Nominating Committee to be automatically approved to serve.

A credit union member in good standing, age 18 or older, is eligible to serve on the Board of Directors. Anyone who is interested in serving must adhere to the following process:

Responsibilities of Members of the Board of Directors

1. The board of directors is responsible for the general direction and control of the credit union, a not-for-profit cooperative designed to provide financial services to our member-owners. The board may delegate operational functions to management, but not the responsibility for the credit union's direction.
2. A director must carry out his or her duties in good faith, in a manner reasonably believed to be in the best interests of the membership, and with such care, including reasonable inquiry, as an ordinarily prudent person in a like position would use under similar circumstances.
3. Directors must always focus on the best interests of the membership as a whole. A director must administer the affairs of the credit union fairly and impartially and without discrimination in favor of or against any particular member.
4. The key measure of the credit union's success or failure is its financial statements. As such, a director must

understand these financial statements in order to participate in a meaningful manner in the direction and control of the institution. A director must have at least a working familiarity with basic finance and accounting practices, including the ability to read and understand the credit union's balance sheet and income statement and the ability to ask, as appropriate, substantive questions of management and auditors.

5. A director must direct the operations of the federal credit union in conformity with the Federal Credit Union Act, NCUA's Rules and Regulations, other applicable laws, and sound business practices.

6. A director must understand the specific activities in which his or her credit union engages. In particular, a director must understand not only how these activities generate revenue for the credit union but also, and perhaps most importantly, the various risks associated with these activities that could lead to financial loss.

To do their job in a meaningful manner, it is essential that directors understand the risks found in depository institutions -- that is, credit, liquidity, interest rate, compliance, strategic, transaction, and reputation risk. Moreover, directors must understand the internal control structures at the credit union that limit and control these risks.

A director may rely on information prepared or presented by employees or consultants the director reasonably believes to be reliable and competent and who merits confidence in the particular functions performed.

Board of Directors Candidates as Selected by Your Nominating Committee



Shaorong Zhang - Dr. Shaorong Zhang received his PhD in Finance at the University of Missouri-Columbia in July 2004, and joined Marshall University in August 2024 as Assistant Professor of Finance in the Lewis College of Business. He is currently Associate Professor of Finance and Chair of Department of Finance, Economics, and International Business. He has taught both undergraduate and graduate finance courses in corporate finance, investments, and financial markets and institutions. His research interest is empirical corporate finance.

Dr. Zhang has been a CFA Charter Holder and member of CFA Institute since 2004. He has served as a member of the Supervisory Committee of Pioneer since March 2018 and a member of the Board of Directors since October 2023.



Alice Stanley - Alice Stanley has been serving on the Board of Directors of Pioneer Appalachia FCU for the past 13 years. She came to us by the merger of THE MAC FCU, former credit union of Thomas Memorial Hospital, where she had been on the Board for the prior 18 years. She would like to thank the membership for the opportunity to serve and respectfully requests to continue her service for the next election cycle.

In addition to the 31 years, she has spent as a Director on a credit union board between the 2 institutions, she has also served as Chair of the Supervisory Committee for 8 years with THE MAC. At Pioneer she has served on the personnel committee, governance committee, and as a judge for the scholarship program.

Mrs. Stanley has been employed as a Physician Assistant in Surgical Services at Thomas Hospital for 44 years. She resides in Putnam County, where she is particularly proud of the branch located on Teays Valley Road. Alice has a desire to see the Credit Union grow throughout Appalachia, in order to bring quality competitive services.



Ernie Powers - Ernie has served on the Board of Pioneer Appalachia Federal Credit Union for many years beginning with the Supervisory Committee. Ernie is retired from Kanawha County Schools as teacher/counselor at South Charleston High School. He was Lead Teacher for Business & Marketing in Kanawha County Schools. He is involved in the West Virginia Association for Career and Technical Education organization serving as Treasurer and membership Coordinator. He was honored as one of the four national recipients of the Leadership Achievement Award for 2014-2015. Since retirement he is a substitute teacher/counselor in Kanawha County. Ernie is married to Patricia Walker Powers and they have two sons, Jeff and Greg. Grandparents of Gracie, Elijah, and Karlie. Ernie and his family attend Maranatha Fellowship Church in St. Albans where they are involved in the Card Ministry.

PETITION FOR NOMINATION (if needed)

Attn: Board Secretary, Pioneer Appalachia FCU
P.O. Box 2524
Charleston, WV 25329

I acknowledge that I have reviewed the qualifications of, and hereby endorse _____ as a candidate for the Pioneer Appalachia Federal Credit Union Board of Directors.

Member Name (print): _____ Signature: _____

Address: _____ Telephone Number: _____

Date: _____

This form may be copied, or enlarged, or additional copies may be requested from the credit union.

Candidate Statement

As a candidate for the Pioneer Appalachia FCU Board of Directors, I stipulate that to the best of my knowledge and belief the individual identified above is a member of the credit union. Furthermore, I understand the responsibilities and commitments that are inherent to this position and agree to fulfill them in the best interest of the membership.

Candidate Signature: _____ Date: _____

This form may be copied, or enlarged, or additional copies may be requested from the credit union.

ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the STAR® network.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact the Credit Union with any questions you may have regarding this notice.

Thank you.

PRIVACY NOTICE

FACTS	WHAT DOES PIONEER APPALACHIA FEDERAL CREDIT UNION (Pioneer App FCU) DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Social Security number and credit history ■ Account balances and payment history ■ Credit score and income
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reason Pioneer Appalachia Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pioneer Appalachia FCU share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	YES	NO
For our marketing purposes – to offer our products and service to you.	YES	NO
For joint marketing with other financial companies.	YES	NO
For our affiliates' everyday business purposes – information about your transactions and experiences.	YES	NO
For our affiliates' everyday business purposes – information about your creditworthiness.	NO	WE DON'T SHARE
For our affiliates to market to you.	YES	YES
For our non-affiliates to market to you.	YES	YES

To limit our sharing	<p>Call 1 (800) 339-4378 and speak with a credit union representative</p> <p>Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Who we are	
Who is providing this notice?	Pioneer Appalachia Federal Credit Union
What we do	
How does Pioneer Appalachia FCU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Pioneer Appalachia FCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ pay your bills or make a wire transfer ■ make deposits or withdrawals from your account ■ use your debit card <p>We also collect your personal information from others such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes – information about our creditworthiness. ■ affiliates from using your information to market to you. ■ sharing for non-affiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Our affiliates include Members Financial Services, LLC.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ Our non-affiliates include companies such as Corporate America and non-financial companies such as Legacy; Woodbury Financial Services Inc. and others such as CUNA Mutual.
Joint marketing	<p>A formal agreement between nonaffiliated companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Our joint marketing partners include CUNA Mutual.
Questions?	Call 1 (800) 339-4378 or email ContactUs@pioneerfcu.org