



“Our Future demands that we care Now!”

**Share the JOY!
Share the PASSION!
Share the EXPERIENCE!**

Volunteer Prospect Packet

2010



American Spirit Federal Credit Union

Mission Statement – Strive to make a positive difference in the lives of our members, employees, and the community!

American Spirit Federal Credit Union was chartered in 1963. The founding members believed that a non-profit financial institution organized and operated by fellow workers would help improve their lives and the lives of their co-workers. The credit union was a unique idea to many of the workers who were having trouble obtaining financial services in the 1960's. The credit union attracted many members who were interested in the credit union's cooperative nature and its non-profit status. American Spirit Federal Credit Union has grown to a mid-sized financial institution with over 30 million dollars in assets. The credit union's relatively small size, its non profit status, and the fact that its' owned and operated by local members, continues to attract many new members. On September 15th, 1998, the credit union was granted a community charter to serve anyone who lives, works, worships, goes to school, or belongs to an association located in the City of Newark.

The Credit Union System

Credit Unions are generally much smaller individually than banks. But because of the cooperative nature of the credit union system, we can offer the same products and services as banks, generally at better rates. Credit unions band together both regionally and nationally into cooperative societies. In Delaware, American Spirit Federal Credit Union belongs to the Delaware Credit Union League. Nationally, American Spirit Federal Credit Union is a member of the Credit Union National Association. Through these cooperative societies, credit unions of all sizes are able to offer their members a broad range of sophisticated financial services. Credit Unions can combine their individual strength with other members of the system to coordinate marketing, upgrade their management and technical skills, negotiate preferred pricing, and speak with one powerful voice in Washington, D.C.

The Credit Union Difference

Credit Unions are much different in their reason-for-being than banks. American Spirit Federal Credit Union's mission is to "...improve the personal well-being of everyone affiliated with the credit union". In other words, we are here to help each member improve their lives through financial education, better financial planning, and better priced products and services. Contrast our mission with that of the banking industry; banks are formed to make money for their stockholders-that is their purpose. Their customers are simply the source of their profit! Because credit unions are non-profit, we don't have a wealthy group of stockholders demanding that we increase profits- profits increased by raising fees, lower interest on savings, or by charging 18% on credit cards. No, the only groups we have to satisfy are our members!



Volunteer Job Description

Title: Member, American Spirit Federal Credit Union Team

Expected Meeting Attendance:

- Regularly attend scheduled meetings via in person or phone, unless excused.
- Attend the credit union annual meeting, unless excused.
- Attend Volunteer retreats, planning sessions, and volunteer development workshops
- Attend and participate in special events

Obligations of volunteer:

- Set internal controls to protect member assets. Determine the future direction of the credit union.

Specific Duties:

- Attend meetings, participate and show commitment to Credit union activities
- Be well-informed on credit union issues and prepared for meetings
- Contribute skills, creativity, knowledge and experience
- Listen respectfully to other viewpoints
- Assume leadership roles in all activities, including political action and awareness.
- Represent ASFCU to the public, businesses and the community
- Educate yourself about the needs of the people ASFCU serves
- Learn and understand federal NCUA regulations, as well as what the credit union must do to remain financially strong.
- Must be a member in good standing with the credit union
- Must be at least 18 years of age.
- Must be bondable by the credit union's fidelity bond company.
- Must authorize a criminal background check and credit check.

Volunteer Applicant's Signature

Date



Statement of Expectations for Prospective Volunteer

- Consistent attendance at meetings.
- Monthly Board Meeting – currently held on the third Tuesday of each month.
- Monthly Supervisory Committee meeting – normally held third Wednesday of each month.
- Annual meeting of the membership – generally held in March or April.

- If a volunteer misses three consecutive regular meeting or misses four meeting within a year, this will considered a voluntary resignation.

- Adhere to Roberts Rules of Order on parliamentary procedures.

- It is vitally important, that the minority viewpoint be given a full hearing. It is equally and vitally important that the majority rule prevail, and that each board fully support the majority decision once a vote is recorded.

- Volunteers shall leave vested interests in particular programs outside meetings in order to address themselves to the general obligations of the organization, and our clients.

- Each volunteer shall be willing to give support of his/her skills and resources to the organization.

- Complete three Volunteer Achievement Program (VAP) courses within a one year period. Each course is estimated to take 60 – 90 minutes.

- Each volunteer is responsible for becoming better informed about the needs of those we serve, and roles and responsibilities. This includes attendance at conference, workshops and state and national meetings, when possible or necessary. At credit union expense.

- No volunteer shall solicit or receive complaints or concerns from staff members or those we serve.

- Each volunteer will follow the organization’s bylaws and board policies.

- Work cooperatively and harmoniously with board and support decisions made by the majority.

- Familiarize oneself with “Volunteer’ handbook. Provided by the credit union.

- Attend at least two training sessions per year on Volunteer’s responsibilities. At credit union expense.

✓ Volunteers Code of Ethics



Volunteers have an obligation to do more than just meet legal standards. Volunteers are expected to meet standards of conduct as well. The following code of ethics should be read and signed.

As a volunteer of American Spirit FCU, I will:

- Represent the interests of all people served by this organization, and not favor special interests inside or outside this organization.
- Not use my service on this committee for my own personal advantage or for the advantage of my relative, friends or business acquaintances.
- Keep all member and credit union business information confidential.
- Approach all committee issues with an open mind, be prepared to listen and respect the opinions of my board colleagues, and make the best decisions for everyone involved.
- Cultivate the trust of those who elected or appointed me to the committee or of those individuals who we serve.
- Not accept gifts, gratuities, trips, personal property or other items of value over \$25 from an outside person or organization as an inducement to do business or provide services.
- Focus my efforts on the mission of the American Spirit Federal Credit Union. and not on my personal goals.
- Understand that only actions approved by the board are obligations of credit union management and staff.
- Never expect extra privileges over any other member, American Spirit staff, services, equipment or property, which includes influencing employment decisions which are the responsibilities of management...
- Declare conflicts of interest between my positions at ASFCU, and abstain from voting if appropriate.
- Understand the duties of the President/CEO, and support his or her authority with the American Spirit employees.

Volunteer Applicant's Signature

Date



Application for Appointment

Name: _____ Home Telephone: _____

Address: _____

Occupation: _____ Work Telephone: _____

E-mail: _____

Please check the education / skills you can contribute to our committee:

- | | |
|---|---|
| <input type="checkbox"/> Accounting | <input type="checkbox"/> Training |
| <input type="checkbox"/> Investment | <input type="checkbox"/> Planning |
| <input type="checkbox"/> Technology | <input type="checkbox"/> Knowledge of service standards |
| <input type="checkbox"/> Community relations | <input type="checkbox"/> Volunteer at other organizations |
| <input type="checkbox"/> Employee Benefits Admin. | <input type="checkbox"/> Public speaker |
| <input type="checkbox"/> Marketing | <input type="checkbox"/> Advocacy |
| <input type="checkbox"/> Insurance | |

On what other boards or committee have you served? If any

What do you believe you could contribute to our community credit union?

What is your understanding of ASFCU's mission?

What makes it worthwhile for you to donate your time?

Please provide a biography and qualification information which includes information about your occupation, credit union membership, credit union experience and a brief statement about serving as a volunteer.

I have read and understand the Volunteer job description. I agree to be legally bound to all requirements applicable to my duties as a committee member. If during my term of office I find that I cannot devote sufficient time to Credit Union business and fully comply with the outlined duties and requirements the Board will have the authority to review the circumstances and remove me from my appointment, or I may submit a letter of resignation to the Chairperson of the Board of Directors.

Dated _____ Signature _____