

## **WEBSITE NOTICE: MEMBER ACCESS TO CREDIT UNION DOCUMENTS**

The Texas Administrative Code, Title 7, Part 6, Chapter 91, Subchapter C, Rule 91.315 Members' Access to Credit Union Documents provides the membership access to certain credit union documents. The purpose of this policy is to insure that 4U Credit Union complies with that rule.

### **DOCUMENTS AVAILABLE TO MEMBERS**

Upon request, a member is entitled to review or receive a copy of the following documents:

- Balance sheet and income statement (the non-confidential pages of the latest call report may be provided to meet this requirement)
- Summary of the most recent annual audit
- Written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof; and
- Internal Revenue Service Form 990

### **INSPECTION PROCEDURES**

The individual requesting access to credit union documents must be a member of the credit union. The member must provide a written request, stating which documents are requested. The credit union shall respond within 14 days and keep copies of all requests and documents for recordkeeping purposes.

Member inspection rights under this section are in addition to any other member inspection rights afforded by the credit union's charter or bylaws or other state and federal laws or regulations.

### **CONFIDENTIAL BOOKS, RECORDS, AND MINUTES**

Members do not have the right to inspect any portion of the books, records, or minutes of a state chartered credit union if:

- State and/or Federal law or regulation prohibits disclosure of that portion.
- The publication of that portion could cause the credit union predictable or substantial financial harm.
- That portion containing nonpublic personal information, as defined in the Gramm Leach Bliley Privacy Act and NCUA Regulation 716.3 (dealing with member privacy and the disclosure of information) would constitute a clearly unwarranted invasion of personal privacy of employees or officials.

### **COSTS**

The credit union may charge members the direct and reasonable costs associated with search and duplication. The credit union will not charge for other costs, including indirect costs or attorney's fees.