

APPLICATION FOR NOMINATION BY COMMITTEE OR PETITION

BOARD OF DIRECTORS



Aloha Pacific

FEDERAL CREDIT UNION

3465 Waialae Avenue, #400 • Honolulu, HI 96816
alohapacific.com • 808-531-3711

With Aloha, Anything is Possible



DUTIES AND RESPONSIBILITIES OF THE BOARD OF DIRECTORS

The Board of Directors is responsible for directing and controlling the affairs of the Credit Union. To carry out this responsibility, it sets policies, approves programs, selects competent management and oversees management's administration of the Credit Union.

Each member of the Board of Directors is required to:

- Attend Board meetings normally held on the third and fourth Wednesdays of each month (4:45-7 p.m.).
- Attend monthly Asset Liability Committee (ALCO) meetings (first Wednesday of the month) if appointed as the Board of Directors Representative by the Board Chair.
- Attend special meetings during lunch hour or after 4:00 p.m.
- Attend yearly Strategic Planning sessions.
- Chair one or more of the following Standing Committees:
 - Nominations and Elections Committee (vice chair)
 - Strategic Asset Liability Committee (ALCO)
 - Human Resources Committee
- Participate in credit union education programs like V.A.P. (Volunteer Achievement Program) to obtain Board of Directors certification. Certification must be achieved before any out-of-state travel is approved.
- Meet NCUA requirement for financial literacy within six months of having been elected or appointed.

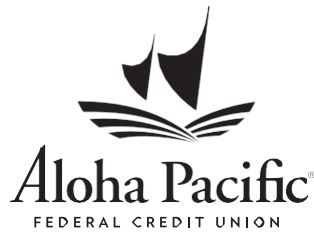
The major duties of a Board Director

PRIMARY FUNCTION

To set policy, plan the Credit Union's course, make sure the Credit Union maintains its sound financial condition, keep communication open to educate members on services, review the President's progress in achieving goals and objectives, and report to the members at the annual meeting.

GENERAL DUTIES

- The Board of Directors is responsible for the general direction and control of the Credit Union. The Board may delegate operational functions to management, but not the responsibility for the Credit Union's direction.
- 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.
- A director must administer the affairs of the Credit Union fairly and impartially and without discrimination in favor of or against any particular member.



DUTIES AND RESPONSIBILITIES OF THE BOARD OF DIRECTORS

- 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.
- A director must direct the operations of Aloha Pacific Federal Credit Union in conformity with the Federal Credit Union Act, NCUA's Rules and Regulations, other applicable laws, and sound business practices.
- A director may rely on information prepared or presented by employees or consultants the director reasonably believes to be reliable and competent and who merit confidence in the particular functions performed.

SPECIFIC DUTIES

- Work with the President and the Board to develop objectives and goals for the Credit Union.
- Make sure the Credit Union adheres to pertinent laws, regulations, and sound business practices.
- Make sure the Credit Union maintains sound financial conditions and that the Credit Union's assets are protected against unauthorized or illegal acts. Review all insurance coverages at least annually. Designate depositories, authorize borrowing and investing, and provide for bonding and other security factors, including internal control procedures.
- Approve rates to be paid out on share accounts and certificates of deposit and dividends to members.
- Approve the Credit Union budget.
- Establish and approve policies to guide management decisions.
- Approve appropriate new products and services.
- Responsible for the initial and ongoing employment of the President, define the scope of the President's job, and review progress in attaining goals and objectives.
- Maintain confidentiality of the business of the Credit Union and its members.
- Maintain, review, and update Credit Union policies, bylaws, security program, and succession plan as needed.
- Attend and actively participate in all regular and special Board meetings and planning sessions.
- Serve on committees as requested by the Board.
- Recruit new directors to make sure that the Credit Union has a well-qualified and effective Board in the future.



DUTIES AND RESPONSIBILITIES OF THE BOARD OF DIRECTORS

CONTINUING EDUCATION

- Newly elected members of the Board of Directors will have six months from the date of election or appointment to acquire the enumerated skills. At a minimum, directors 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.
- Newly elected and newly appointed members of the Board of Directors shall be required to attend the APFCU Volunteer Orientation or any training programs developed for or by the Credit Union specifically for this purpose and approved by the Board of Directors.
- All new Board members are to complete their respective CUNA sponsored "Volunteer Achievement Program" courses within the first six (6) months after assuming their position.
- Newly elected members of the Board of Directors must complete one year as a volunteer and comply with all the requirements of this Continuing Education section before they are eligible to attend an educational program at the national level at Credit Union expense. During the first year, Board members are eligible to attend meetings in Hawaii and the Governmental Affairs Conference (GAC).
- It is recommended that current members of the Board attend at least one educational program annually at either the local, state, regional or (after completing one year as a volunteer) national level.
- It is imperative that all members of the Board study all manuals and publications pertinent to their duties and responsibilities and to take advantage of any local programs that would assist them in the performance of their duties.



ETHICS AND CONDUCT STATEMENT

This Credit Union will conduct its relationships and operations in accordance with this purpose and uphold its fundamental commitment to serving its members. This Credit Union is committed to the highest standards of responsibility and conduct and subscribes to the following guidelines:

RESPONSIBILITIES to Members

- To provide the highest level of personal financial services in a courteous and professional manner and to treat all individuals fairly without regard to race, creed, national origin, sex, religion or social or economic level.
- To encourage thrift and savings to help members achieve a greater measure of financial security.
- To provide loan services at fair and reasonable rates, and to encourage the wise use of credit.
- To protect the assets and member funds placed in our care and custody, and practice and maintain high standards of sound management, including efficiency, integrity, and economy of operations.
- To report any fraudulent or dishonest action immediately according to the Bank Bribery Act Policy.
- To adhere to democratic and cooperative principles within the Credit Union and encourage and facilitate active member participation in its democratic process.
- To provide members with timely, accurate, complete, relevant, and understandable information regarding the financial conditions, operations, and services of the Credit Union and of their individual accounts or transactions.
- To preserve and protect the privacy and confidentiality of all member financial records and transactions. The collection of nonpublic personal information and the disclosure of that information will be in compliance with NCUA Rules and Regulations Part 716.
- To abide by the letter, spirit, and intent of state and federal consumer protection laws and regulations and to provide members with complete and accurate information concerning their rights.
- To increase knowledge and ability of members to manage and control their financial well being through counseling and by providing educational information, materials, and programs.

To Credit Union Movement

- To promote and protect always the best interests and reputation of the Credit Union movement and avoid and resist influences and practices that are detrimental to it.
- To associate and cooperate with other credit union organizations in building a strong democratic movement for more effective service to members.

To Society

- To participate in community affairs as a responsible member of the society in which the Credit Union is a part.
- To support and participate in programs that favorably affect the society, citizens, and communities served by the Credit Union and, to the fullest extent possible, seek solutions to its social problems and concerns.
- To make Credit Union membership available to as many people as possible.



ETHICS AND CONDUCT STATEMENT

STANDARDS OF LEADERSHIP FOR OFFICIALS AND STAFF

- To observe the highest standards of personal conduct at all times. Act with honesty and integrity, and consistently hold the interests of Aloha Pacific Federal Credit Union and all of its members above personal interest.
- To strictly uphold and comply with all applicable laws, by-laws, rules, policies, and regulations relating to the operation of Aloha Pacific Federal Credit Union.
- To refrain from using the Credit Union position for improper personal or financial advantage or special privilege, and avoid all conflicts of interest and situations that could result in, or give the appearance of, a conflict of interest concerning Aloha Pacific Federal Credit Union. Personal interests that could affect the proper exercise of professional judgment must be avoided at all cost. In situations where personal interests do exist, or may appear to exist, the person should disqualify himself or herself from any involvement in the transaction or activity, including abstaining from all discussion and voting on the matter.
- To act in good faith, act responsibly with due care, competence, and diligence without misrepresenting material facts or allowing one's independent judgment to be undermined.
- To conduct Credit Union business and treat colleagues and employees with integrity, fairness, respect, and confidentiality. Behave in a manner that reflects positively upon the Credit Union and maintain trust and confidence in the integrity of the Credit Union's activities. Refrain from using profane, offensive, or disrespectful language during any function or activity when representing the Credit Union or conducting the Credit Union's business.
- To immediately report any fraudulent or dishonest act. Failure to report knowledge of and/or engage in any fraudulent or dishonest conduct shall be subject to immediate suspension and such other further action, as the Board of Directors deems appropriate.
- Ensure the Credit Union develops plans to operate through emergencies.

I have received and read the Ethics and Conduct Statement.

NOMINEE SIGNATURE

DATE



TERMS OF AGREEMENT FOR BOARD OF DIRECTORS

I, the undersigned, fully understand and do hereby agree that to serve on the Board of Directors of the Aloha Pacific Federal Credit Union, I will conform to and abide by the following:

1. Attend all regular and special meetings of the Board when notified, unless prevented by circumstances beyond my control.
2. Prepare thoroughly for all Board meetings by reading and studying materials sent to me.
3. Attend the Credit Union planning sessions (conducted annually), which may require my participation over one or more weekdays or weekends.
4. Continually seek to learn more about the Credit Union organization and its services and about my individual responsibilities as a board member by fulfilling the educational requirements established by the Board in Policy 1551 – Directors’ Financial Literacy.
5. Complete the six Board of Directors modules of the “Volunteer Achievement Program” within the first six (6) months after elected.
6. Consider the business of the Credit Union and its members to be confidential in nature.
7. Should I ever receive or be offered something of value beyond what is authorized by Policy 1621 – Conflicts of Interest and Bank Bribery, I shall disclose this fact in writing to the Board of Directors.
8. Anytime I have an actual or potential conflict of interest or I am involved in any Credit Union matter and have a personal or business interest in such matters or should I ever find myself under obligation to any other person, group, or organization that is in conflict with the Credit Union or if I am involved in any other matter which is in conflict with the Credit Union’s Policy 1621 – Conflicts of Interest and Bank Bribery, I shall disclose such actual or potential conflict immediately to the Board of Directors. I will refrain from participating in discussion or voting on issues related to the actual or potential conflict.
9. Comply with all provisions of the Credit Union’s Policy 1645: Fraud Risk Management in that if I become aware of any fraudulent or dishonest action on the part of any other employee, director, or volunteer, I must report that fraud or dishonesty immediately to the President of the Credit Union and to the Chairman of the Board of Directors.
10. To the best of my ability, fulfill the duties and responsibilities of a director and participate in determination of policy and other matters coming before the Board, give full attention to problems of the Credit Union, and vote on all issues submitted or proposed for Board action.
11. Agree to allow a credit check by the Credit Union.

NOMINEE SIGNATURE

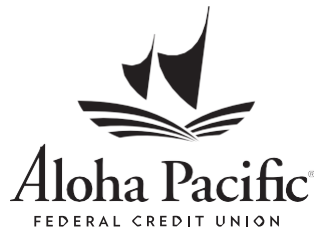
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ELIGIBILITY REQUIREMENTS

To be nominated and serve on the Aloha Pacific FCU's Board of Directors, each candidate (nominee) must meet the following criteria:

- Candidate must be an individual, primary member for at least one (1) year. Businesses, organizations, trustees, joint members and other legal representatives are not recognized as being an individual for the purpose of serving as a director.
- Candidate must be 18 years old or older at the time of the election date.
- Candidate must be a member in good standing, which requires a personal savings account with a \$5.00 minimum balance and no delinquent loans, and has not caused financial loss for the Credit Union.
- Candidate has fully completed this nomination application for Board of Directors.
- Candidate has not been an employee of this Credit Union for at least 36 months prior to application deadline.
- Candidate should be prepared to attend monthly board and periodic committee meetings if elected. Board meetings are normally held on the third and fourth Wednesday of each month from 4:45 pm to 7:00 pm. Per the Policy Manual, a director may be removed due to lack of attendance and his/her candidacy for a subsequent term may be rejected.
- No nominee for office shall serve in any capacity in the election process. Supervisory Committee members shall not serve in the election process since they will have to count the ballots in case of a recount.
- No employee or relative of an employee of our Credit Union shall be allowed to run for any elected office. A relative is defined as an immediate family member including spouse, siblings, parents, grandparents, children, grandchildren, stepchildren, stepparents, stepsiblings and adopted children.
- All officials and employees of other financial institutions will be prohibited from running for elective office of this Credit Union because of Part II of the NCUA Rules and Regulations, which prohibits "Management Official Interlocks."
- Members who are campaigning for a seat on the Board (or any office) may do so at no expense to the Credit Union, but may not campaign, solicit petition signatures, or display materials in or on any Credit Union office or property.
- Any current or prior felony conviction may disqualify an applicant.
- Board members-elect will undergo a drug test, paid by the Credit Union.



APPLICATION PROCESS

Each year, qualified members of the Credit Union may run for one of the elected board seats. The candidates receiving the most qualified votes will each serve a three-year term on the board. There are two ways to have your name placed on the ballot as a candidate:

Option 1: Nomination by Committee – This involves having your application reviewed and approved by our Nominations Committee. To qualify, you must: (1) submit an Application for Nomination (incomplete applications may be rejected) AND (2) receive the approval from the Nominations Committee. All documents for Nomination by Committee must be received by the close of business or postmarked on **December 1, 2025**. You will be notified of the committee's decision by **December 10, 2025**.

Option 2: Nomination by Petition – Any eligible member (including those not approved by the Nominations Committee) may choose to run for office. To qualify, you must: (1) submit an Application for Nomination (incomplete applications may be rejected) AND (2) submit a Membership Petition with signatures from at least 500 qualified members (individual, primary members who have at least \$5.00 in a savings account and no delinquent loans). All documents for Nomination by Petition must be received by the close of business or postmarked on **January 5, 2026**. You will be notified of your nomination status by **January 9, 2026**.

Please email marketing@alohapacific.com to confirm receipt of your application.

All documents may be mailed to the address below or emailed to marketing@alohapacific.com or dropped off at any branch during normal business hours.

Aloha Pacific FCU
Attn: Marketing Department
3465 Waialae Avenue, #400
Honolulu, HI 96816

If you have questions regarding this procedure, you may contact the Nominations Committee chairperson:

Stan Inamasu
inamasus001@gmail.com

APPLICATION FOR NOMINATION

ALOHA PACIFIC FCU - BOARD OF DIRECTORS 2026

NAME (Last, First, Middle Initial) *Please Print*

MEMBER NUMBER (Account No.)

HOME PHONE

BUSINESS PHONE

CELL PHONE

ADDRESS

E-MAIL ADDRESS

EMPLOYER

DEPARTMENT

POSITION/TITLE

1. Do you have a relative(s) who works for the Credit Union?

☐ YES

☐ NO

IF YES, PLEASE LIST:

NAME

RELATIONSHIP

2. Have you ever been convicted of a felony?

☐ YES

☐ NO

IF YES, PLEASE EXPLAIN:

3. List any credit union committees (include dates) you have served on, APFCU or other:

(If more space is needed, attach a separate piece of paper.)

4. List any other experience (include dates) related to the financial / banking industry:

(If more space is needed, attach a separate piece of paper.)

APPLICATION FOR NOMINATION

ALOHA PACIFIC FCU - BOARD OF DIRECTORS 2026

The Nominating Committee shall consider the following questions and other relevant information as a basis to determine the eligibility of members for nomination to a position on the Board of Directors.

1. Have you ever been convicted of any criminal offense including, but not limited to, dishonesty or a breach of trust or pleaded nolo contendere to said offense?

☐ Yes

☐ No

2. Has any organization over which you exercised management or policy control ever been convicted of any criminal offense involving dishonesty or a breach of trust or pleaded nolo contendere to said offense?

☐ Yes

☐ No

3. Have you ever had any insurance, securities or other professional licenses suspended or revoked?

☐ Yes

☐ No

4. Have you ever had any bond coverage modified or revoked, or an application for a bond denied? (A bond check is conducted on each applicant.)

☐ Yes

☐ No

5. Are you presently, or anticipate being, engaged in any activity that does not comply with the provisions of the Conflict of Interest Policy?

☐ Yes

☐ No

6. Are you a member of the immediate family of any director or employee?

(Immediate family shall mean spouse; son or daughter; step children; grandchildren; son-in-law or daughter-in-law; parents; step-parents; grandparents; grandparents-in-law; father-in-law or mother-in-law; brother or sister; sister-in-law or brother-in-law; and step brother or step sister.)

☐ Yes

☐ No

7. Are you an employer, employee, supervisor, or subordinate of any employee or director now seated?

☐ Yes

☐ No

APPLICATION FOR NOMINATION

ALOHA PACIFIC FCU - BOARD OF DIRECTORS 2026

8. Are you now or have you been an employee of APFCU or an owner, employee, or official at any financial institution (which includes all financial businesses such as banks, brokerages, mutual fund companies, or credit unions) or their trade associations, advisory councils/boards, committees, commissions, or any other such group?

☐ Yes

☐ No

If so, for whom? When? (If more space is needed, attach a separate paper.)

9. Have you read this nomination packet?

☐ Yes

☐ No

If so, are you willing to accept the responsibilities of a Board member if elected?

☐ Yes

☐ No

10. Credit Union volunteers usually volunteer approximately 100-200 hours each year. Are you willing to serve in this capacity?

☐ Yes

☐ No

11. Are you willing to attend on your own time conferences, seminars, workshops, etc., related to the duties of an APFCU volunteer? (Registration and travel expenses are paid by the Credit Union.)

☐ Yes

☐ No

12. Do you understand that if a director fails to attend regular meetings of the Board for three (3) consecutive months, or four (4) meetings within a calendar year, or otherwise fails to perform any of the duties as a director, the office will be declared vacant by the Board and the vacancy filled as provided in the bylaws?

☐ Yes

☐ No

List all other community service or charitable organizations you have been involved with.
Include length of service and any offices or positions held with such organizations:
(If more space is needed, attach a separate piece of paper.)

Board of Directors Election - Year 2026 Questions & Answers Form

This section will be reprinted verbatim in the Alohaline newsletter and on posters displayed at the Credit Union. The intent is to provide members with a better understanding of what would make you a good board member. Answers are limited to 75 words or less per question. The Credit Union reserves the right to edit or truncate your response to comply with the word limit. If more space is needed, you may attach a separate piece of paper.

_____ **Initial CANDIDATE PHOTO:** I attached a current headshot (photo) to my application and give permission to use that image in all related Credit Union material relating to my candidacy or board membership. **Note:** If you do not have a photo, our Marketing Department can take one for you. Call 531-3711 for an appointment.

_____ **Initial CANDIDATE RESUME:** I attached a current resume to my application.

QUESTION 1: IF ELECTED, WHAT ASSETS (I.E. SKILLS, EXPERTISE, ETC.) WOULD YOU BRING TO THE BOARD OF DIRECTORS, AND HOW WOULD THESE BENEFIT THE CREDIT UNION AND ITS MEMBERS?

QUESTION 2: IF ELECTED, WHAT WOULD BE YOUR PRIMARY FOCUS FOR THE YEAR AS A MEMBER OF THE BOARD?

Nominee Acknowledgment & Commitment:

By signing below, I (the nominee) acknowledge and commit to the following:

1. I read and understood the DUTIES AND RESPONSIBILITIES OF THE BOARD OF DIRECTORS, ELIGIBILITY REQUIREMENTS and APPLICATION PROCESS.
2. I understand that a board of directorship at Aloha Pacific FCU is a non-paying, volunteer position.
3. I pledge that if elected, I will carry out the responsibility of a director to the best of my abilities and work for the betterment of Aloha Pacific FCU.
4. I promise that, to the best of my knowledge, all the information provided in this Application for Nomination is true and accurate.
5. I acknowledge that I must become financially literate within 180 days of being elected and will take the action necessary to do so.

NOMINEE SIGNATURE

DATE

NOMINEE NAME (Print)

On behalf of the Nominating Committee, I hereby (initial one): Accept the

☐

Candidate's Nomination

☐

Reject the Candidate's Nomination for the attached reason.

NOMINATION COMMITTEE CHAIR / REPRESENTATIVE

DATE

NOMINATION COMMITTEE NAME (Print)



Board of Director Elections - Year 2026 Membership Petition

This portion must be completed if applying by petition.

Nominee Petition Certification:

To the best of my knowledge, I (the nominee), believe the information provided in this Membership Petition is true and accurate. There are enough valid member signatures to meet the 500 required for nomination by petition. Please accept this petition and my application for the coming year's election.

Nominee Signature

Date

Nominee Name (Print)

As a member of Aloha Pacific FCU, I sign this petition nominating the above person to serve as one of the board of directors of the Credit Union. Please place his/her name on the ballot for the coming election year. You have my permission to verify my signature and membership status.

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