

INDEX

	Article	Section		Article	Section
Accounts:					
Deceased Members	III	5(d)	Term of Office	VII	1, 2
Verification of	IX	4		X	3
Accounting Manual	VII	6	Chair of committees and meetings:		
Amendments of bylaws	XVII		Board of directors meeting	VII	3
And charter			Credit committee	VIII	3
Annual meetings (See Meetings)			Members' meeting	VII	3
Applicable law and regulations	XVIII	1(f)		IX	5
Applications for membership:			Organization meeting	X	2
(See Membership)			Supervisory committee	IX	2
Assistant chair:			Charter	I	1
Duties and powers	VII	5	Amendments of	XVII	1
Election of	VII	1	Inspection of by members	XVI	6
Rank, if more than one	VII	1	Safekeeping of	XVI	5
Term of office	VII	1, 2	Checks, signing of	VII	4
	X	3	Clerical assistance:		
Assistant Management Official	VII	7	Compensation of	VII	8
Assistant Secretary	VII	9	Use by supervisory com.	IX	3
Assistant Financial Officer	VII	6	Committees:		
Audit	IX	3	Credit:		
Assistance	VII	8	Absence of members	VI	8
	IX	3	Appointment by board	VI	6(f)
Bonds for persons having			Appointment of loan officer	VIII	4
Custody of funds	VI	5(d)	Chair, selection of	VIII	3
Books and records:			Changes in, reporting of	V	6
Audit of	IX	3	Conflict	XVI	4
Forms and procedures	VII	6(b)	Divulgence of information	XVI	2
Inspection of	XVI	6	Election of	VIII	2
Minute books	XVI	5		X	2
Bylaws:			Meetings of	VIII	3, 5
Amendments of	XVII	1	Number of members of	VIII	1, 2
Inspection of, by members	XVI	6	Officers	VIII	3
Safekeeping of	XVI	5	Records of	VIII	3
Chair (President)			Removal of members	VI	8
Absence of	VII	5		XVI	3
Appointment of Nom. Com.	V	1	Report at annual meeting	IV	4
Duties and powers	VII	3	Secretary of	VIII	3
Election of	VII	1	Serving on supervisory com.	IX	1
			Suspension of members	IX	5
			Term of office	VI	4
				VIII	2
				X	3
			Vacancies	VI	4, 8
			Executive:		
			Appointment of	IX	10
			Approval of membership		

INDEX

	Article	Section		Article	Section
Applications	II	2	Election of	VI	3
Conflict	XVI	4		X	2
Divulgence of information	XVI	2	Meetings	VI	5, 7, 8
Removal of	XVI	3	Number of members	VI	1
Loan review	VI	6(h)	Quorum	VI	7
Nominating	V	1	Records, maintenance of	VII	9
Supervisory:			Vacancies on	VI	4

Appointment of	IX	1			
	X	3			
Assistance of	IX	3	Disqualification of committee		
Conflict	XVI	4	members, directors, officers	XVI	4
Divulgence of information	XVI	2			
Duties of	IX	3-6	Dividends:		
Membership of	IX	1	Deceased members	III	5(d)
Officers	IX	2	Declaration of	XII	1
Records, maintenance of	IX	2			
Removal of members	XVI	3	Elections:		
Report at annual meeting	IV	4	At annual meeting	V	1-8
Suspension by	IX	5	At organization meeting	X	2, 3
Suspension of	VI	9	Minimum age for voting	V	7
Term of office	IX	1	Nominations for	V	1-3
Vacancies on	VI	4	Results	V	6
			Types:		
Compensation:			In-person, nominating com.,		
Of employees, loan officer,			nominations from floor	V	A1 1, 2
Supervisory com., Assistance	VII	8	In-person, nominating com.,		
Of executive com. members,			nominations by petition	V	A2 1, 2
Membership officer	VII	10	Ballot boxes or voting		
Of financial officer	VII	6	machines	V	A3 1, 2
			Electronic device or mail		
Confidentiality of members'			ballot	V	A4 1, 2
Transactions	XVI	2			
Definitions	XVIII		Endorsers	III	5(c)
Depositories	XIII		Examination of records	XVI	6
Directors:			Expulsion of members	XIV	1
Changes in, reporting of	V	6	Field of membership	II	1
Conflict	XVI	4	Household	XVII	2(c)
Divulgence of information by	XVI	2	Immediate family member	XVII	2(b)
Paid employees	VI	2	Once a member	II	4
Removal of	XVI	3	Organization of such persons	XVII	2(a)
For failure to attend meetings	VI	8			
Report at annual meeting	IV	4	Financial officer (Treasurer)		
Suspension of	IX	5	Assistant	VII	6
Term of office	VI	3, 4	Compensation of	VII	6
	X	2, 3	Duties and powers	VII	6
			Election of	VII	1
Directors, board of			Reports of	IV	4
Delegation to executive com.				VII	6
And membership officer	II	2	Signatory powers	VII	4
Duties of	VI	4-9	Term of office	VII	1, 2
	VII	4-11		X	3

INDEX

	Article	Section		Article	Section
Financial statements	VII	6	Waiving of notice	IV	2
			Credit committee	VIII	3, 5
Funds:			Directors, board of	VI	4, 5, 7, 8
Custody of	VII	6		VII	9
Deposit of	XIII	1	Organization	X	1-3
Disbursement of	VII	4, 6	Special		
Credit committee	VIII	4	Adjournment	IV	5
No credit committee	VIII	1	Call	IV	3
			By supervisory committee	IX	5, 6
Indemnification of officials and			Location	IV	3
Employees	XVI	8	Notice	IV	2, 3
			Quorum	IV	5
Inspection			Waiving notice	IV	2
Charter, bylaws by member	XVI	6	Members		
Records by directors and			Confidentiality of information	XVI	2

Committee members	XVI	6	Deceased	III	5(d)
Investment committee			Eligibility		
			For loans	XI	1
			For voting	V	4, 5, 7
Joint accounts	III	7	Liability	III	5(c)
			Meetings	IV	1-5
Late charges	XI	2	Membership:		
Loan officer/credit committee:			Application	II	2
Appointment of	VIII	4	Denial	II	2
Approval of loans by	VIII	4, 7, 8	Election	II	2
Compensation of	VII	8	Expulsion	XIV	1
Duties of	VIII	4, 6-8	Field of	II	1, 4
Removal of	VII	8	Qualifications	II	1-4
			Termination	II	4
			Withdrawal	II	3
Loan officer/no credit committee:				XIV	1
Appointment of	VI	6(g)	Membership officer		
Approval of loans by	VIII	1, 3, 4	Absence of	VI	8
Compensation of	VII	8	Appointment	VII	10
Duties of	VIII	1-4	Compensation	VII	10
Removal of	VII	8	Conflict	XVI	4
Loan review committee	VI	6(h)	Minors:		
Management official	VII	7	Issuance of shares to	XV	1
			Voting by	V	7
Meetings:			Minutes:		
Annual:			Reading at annual meeting	IV	4
Adjournment of	IV	5	Signing	XVI	5
Elections	V	1-8	Name of credit union	I	1
Location	IV	1	Nominations, returns of,		
Notice	IV	2, 5	safekeeping	XVI	5
Posting	IV	2	National credit union admin.		
Order of business	IV	4			
Quorum	IV	5			
Records	VII	9			
Time	IV	1			

INDEX

	Article	Section		Article	Section
Appointments and election			Dividends on	XII	1
Results, reporting	V	6	Issuance of, to minors	XV	1
Bylaw and charter			Joint accounts	III	7
Amendments, approval	XVII	1	Maximum to member	III	2
Financial officer's report	VII	6(d)	Deceased members	III	5(d)
Supervisory committee report	IX	3	Par value	III	1
Notices of meetings:			Payment of subscription	III	1
Called by supervisory			Pledged as security	III	5
Committee	IX	5, 6	Reduction below par	III	3
Board of directors	VI	5	Subscription for membership	II	2
Credit committee	VIII	5	Transfer of	III	4
Members	IV	2, 5	Dividend credits	III	4
Order of business at			Withdrawals, excessive	III	5(e)
Annual meeting	IV	4	Special meetings		
Organization meeting	X	1-3	Board of directors	VI	5
			Members	IV	2, 3, 5
Organization of such				IX	5, 6
Persons defined	XVII	2(a)		XVI	3
Paid-in and unimpaired			Suspension of directors,		
Capital, defined	XVII	1(g)	Board officers and credit		
			committee	IX	5

Pecuniary interests of Officials	XVI	4	Vacancies		
			Board of directors	VI	4, 8
Posting			Credit committee	VI	4, 8
Financial statement	VII	6(c)	Failure to qualify	X	2, 3
Notice of meetings	IV	2, 5	Officers	VII	2
			Supervisory committee	VI	4
Quorum of meetings			Voting		
Board of directors	VI	7	By proxy	V	4
Members	IV	5	By trustee	V	4
			Minimum age	V	7
Removals from office			Votes to one member	V	5
Committee members	VI	8	Withdrawals		
	XVI	3	From membership	II	3
Directors	VI	8		XIV	1
	XVI	3	Of all shareholdings	II	3
Employees	VII	8	Of shareholdings	III	5
Loan officers	VII	8			
Revocation of charter	X	1			
Secretary					
Board of directors and credit Union	VII	1, 2, 9			
Credit committee	VIII	3			
Organization meeting	X	2			
Supervisory committee	IX	2			
Shares					