

March 2008

A Letter From the Nominating Committee...

Dear Member:

To afford all members the opportunity to vote, Pioneer WV Federal Credit Union conducts the election for the Board of Directors by mail ballots. In accordance with NCUA guidelines, the nominating committee has slated a candidate for each of the three open positions. Their nominations and individual biographies are enclosed.

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

Review the enclosed job description and responsibilities for the position.

Use the enclosed Petition for Nomination to obtain the endorsement of one per cent (135 members) of the total credit union membership.

Submit the signed petitions, along with your biography, to the Nominating Committee no later than 4:00 p. m. May 2, 2008. Use the address on the petition form.

Ballots for any contested positions and candidate biographies will subsequently be mailed to the membership. The election results will be announced at the annual meeting, which will be held on June 19, 2008.

Because the election process is being conducted entirely by mail, no nominations or ballots will be accepted at the annual meeting.

Questions should be addressed to Lisa Moore at 348-6648.

Sincerely,
Leonard J. Allen
Leonard J. Allen
Nominating Committee



Pioneer West Virginia Federal Credit Union

Pioneer West Virginia Federal Credit Union Board of Directors Job description and Responsibilities

The Board of Directors is ultimately responsible for all operations and functions of the credit union. To carry out this responsibility, the board member must establish clear policies, select competent management, and maintain team performance.

Job duties and responsibilities include, but are not limited to the following:

- Establish interest rate policies
- Participate in chapter and league programs
- Establish investment policies
- Meet competency requirements by attending educational training sessions
- Evaluate management performance
- Act in the best interest of the credit union, rather than in a self-serving manner
- Attend regularly scheduled monthly board meeting
- Receive and take action on reports from the supervisory committee and National Credit Union Administration examinations
- Attend quarterly strategic planning meetings, normally held on Saturday
- Review the progress of the credit union in meeting member needs
- Attend committee meeting, when appointed
- Plan for the long term development and needs of the credit union

Pioneer WV Federal Credit Union
Petition for Nomination



Leonard J. Allen
P. O. Box 2524
Charleston, WV 25329

To: Nominating Committee

I acknowledge that I have reviewed the qualifications of, and hereby endorse

_____ as a candidate for the Pioneer

WV Federal Credit Union Board of Directors.

Member Signature: _____

Member Name (Print): _____

Address: _____

Telephone Number: _____

Date: _____

As a candidate for the Pioneer West Virginia Federal Credit Union 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, enlarged, or additional copies may be requested from the credit union or printed from the website @ www.pioneerwv.org.





Candidates Biographies



Lyn M. Bartges—I have served as a credit union volunteer for eight years. As a graduate of Glenville State College with a BS degree in biology and a minor in business, I have twenty-two (22) years experience working as a US Federal Department of Energy Weatherization Program Specialist, overseeing sixteen non-profit community action agencies throughout West Virginia. My duties include performing fiscal audits, monitoring program management, conducting training sessions on an agency statewide, regional and national level and compliance monitoring of federal regulations. I have developed a computerized database for tracking information throughout the state, an energy education certification program and designed a housing training model being used nationwide. I have attended training sessions on credit union and board issues at state and regional levels. While a member of the board, credit union assets have grown significantly. As an elected member of the board, I will continue to safeguard the interest of all members, promoting fiscal responsibility and the continued growth of our credit union.



Ronald E. Duerring, Ed.D. - I became superintendent of Kanawha County Schools on September 21, 1998. I first came to Kanawha County in 1975 as a teacher at Spring Hill Elementary and have since served as a consultant, principal, and assistant superintendent. During my time as principal at Grandview Elementary, Grandview was selected by the WV State Department of Education as a Blue Ribbon School. I have served on the Supervisory Committee for Pioneer WV Federal Credit Union for 3 years. In addition, I am married and the father of one child and reside in Charleston.



N. Terry Richardson- I have spent many years serving the credit union, and still have a strong desire to be involved in its future. Nearly eight years ago, I left the board of directors to help the credit union develop a financial services program so members would have more investment alternatives. As that project came to fruition, my efforts migrated to other areas of credit union operations, such as lending, human resources, marketing, financial analysis, member relations and product analysis. Now, that this phase is also concluding, I am interested in, once again, serving on the board of directors.

Having these opportunities has given me great insight into day to day operations of the credit union. I feel that this work experience, coupled with my previous 22 years of board and committee volunteer service, provides me with a diverse range of skills that will enable me to be an even more effective board member. With this background, I feel I can bring new knowledge and insight to the board. In addition, I fully understand the time commitment that is required to fulfill this obligation.

In addition to credit union experience, my background includes working in business, financial and technical positions with Kanawha County Schools and the private business sector. I also have an MBA degree from West Virginia University.

My underlying philosophy is that the credit union exists to meet the ever changing financial requirements of its members. To do this, we must be able to provide innovative and competitive lending and savings products to help members meet the challenges of their specific financial objectives. Moreover, I believe that this service must be provided in a timely, efficient and friendly manner. My focus will be on making the credit union more responsive to these needs.

I appreciate your support in giving me the opportunity to help guide the credit union along this path.

Privacy Notice and Disclosure

Pioneer West Virginia Federal Credit Union and its affiliate Members Financial Services, LLC are committed to providing you with competitive products to meet your financial needs. We are equally committed to protecting the financial privacy of our membership. The following information addresses our privacy policy and our commitment to keeping our members' financial information within the credit union family.

If after reading this notice you have any questions, please contact us at: **(304) 348-6648 or 1-800-339-4378.**

Information We Collect About You

We collect nonpublic personal information about you from the following sources: •Information we receive from you on applications and other forms •Information about your transactions with us or our affiliate, Members Financial Services, LLC •Information we receive from a consumer reporting agency •Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers or from other institutions where you conduct financial transactions.

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties: •Financial service providers, such as insurance companies and mortgage service companies. •Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statements publishers, plastic card processors and government agencies. Pioneer WVFCU and Members Financial Services, LLC may also work closely to offer products and services to meet member needs. As a result, we may also share your nonpublic personal information with each other, as permitted by law.

Disclosure of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members

If you terminate your membership with Pioneer WVFCU or Members Financial Services, LLC, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Credit Bureau Reports

The credit union does not share credit report information with its affiliate Members Financial Services, LLC. The affiliate will not obtain credit reports on its own.

What Members Can Do to Help

Pioneer WVFCU is committed to protecting the privacy of its members. Members can help by following these simple guidelines. •Protect your account numbers, plastic card numbers, Personal Identification Numbers and passwords. •Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen. •Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, be aware. Official credit union staff will have access to your information and will not need to ask for it. •Keep your information with us current. If you address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. Let us know if you have any questions. Please do not hesitate to call us.

PIONEER WV FCU P.O. BOX 369 CHARLESTON, WV 25322

THE SUPERVISORY COMMITTEE IS CONDUCTING A VERIFICATION OF MEMBER ACCOUNTS.
PLEASE COMPARE THESE BALANCES WITH YOUR RECORDS. IF THEY DO NOT AGREE, PLEASE
REPORT ANY DIFFERENCES TO THE ADDRESS PROVIDED ABOVE. THANK YOU!