

Credit Union Statement of Commitment to Members

As a member-owned, not-for-profit financial cooperative, Brazos Valley Schools Credit Union is committed to our members. We will uphold our fundamental responsibility to actively serve people within our field of membership and the communities in which they live. We will treat all members with respect and dignity. We will deliver a range of low cost products and services to the diverse economic and social make-up of our members and potential members. We will continue to demonstrate our commitment to our members in all facets of our operations.

We will continue to communicate our service to members in a meaningful way so that members, potential members, legislators, regulators, and the community at large will understand and appreciate the unique role that member-owned financial cooperatives play in their lives.

Throughout Brazos Valley Schools Credit Union's statement of commitment, we will put forth every effort to enable our members to become financially self-sufficient and successful. We will place high importance on consumer education and the teaching of financial management.

This Statement of Commitment to Members is consistent with our credit union principles of "Not for Profit, Not for Charity, But For Service" and our philosophy of "People Helping People." This statement represents good business practices that ensure the financial strength of our credit union on behalf of our members.

Section I: Service to Members

Brazos Valley Schools Credit Union strives to offer services designed to improve the economic and social well-being of all socio-economic backgrounds, and return financial value to all those who participate in our member-owned financial cooperative.

Current Services include:

- Savings with Above Market Yield
- Second Savings
- Checking Accounts - Dividend Bearing and Service Charge Free
 - Personalized Starter Checks
 - Check Imaging
 - Debit Card
 - Overdraft Protection
 - Direct Deposit
 - Payroll Deduction
 - Wire Transfers
 - Cashier Checks

- Money Orders
- Travelers Checks
- OnLine Bill Pay
- Money Market Accounts
- Traditional IRA, Roth IRA & IRA Certificates
- Loans with Low Interest Rates
 - Consumer Loans
 - Real Estate Loans
 - Gap Protection
 - Credit Life and Disability Insurance
 - Overdraft Privilege by Line of Credit
 - Special Loan Promotions
 - AutoMate Warranty
- MasterCard and Visa
 - Cash Advances
 - Payments Accepted in Office
 - Visa Authentication Service
 - Cash Rewards
- Web Site
 - On Line Access (Home Banking)
 - On Line Check Ordering
 - On Line Cross Member Transfers
 - GoToMyCard^(TM) (Credit Card Information)
 - Electronic Notices
 - Electronic Statements
 - Anonymous Debt Management Tool
 - Online Member Forms
 - Cross Member Transfer
 - Stop Payment
 - ODP Opt In
 - Social Security
 - Direct Deposit
 - On Line Interactive Loan Application
 - Current Annual Meeting Brochure
 - Member Surveys
 - Member Testimonials
 - Safe Deposit Boxes (all branches except Bryan)
- Christmas Club Account
- Audio Response Unit
- Signature Guarantee (Katy Home Office and College Station)
- Notary Service
- Term Share Certificates
- Periodic Shred Days

- ATMs

Section II: Member Education

Brazos Valley Schools Credit Union is committed to member and consumer financial education; in addition we are committed to educating members and consumers alike about credit union uniqueness, philosophy and values.

Current Programs that Support Member Education and Advocacy:

- Web Site Information Link
 - Accounts and Services
 - Office Locations
 - Loan Rates
 - Comparison Auto Rate Financing
 - Organization News
 - On Line Newsletter
 - Privacy Notice
 - Periodic ATM Safety Notice
 - Statement of Commitment
 - Complaint Procedure
 - On Line Account Information Service
 - USA Patriot Notice
 - Funds Availability Notice
 - Online Calculators - Loan Payment and Rate vs. Rebate
 - Anonymous Debt Management Tool
 - Car Price Guides (link to NADA)
 - Anonymous Debt Management Tool
 - Newsletter Articles
- Employee Orientation for Member Education
- Information through Local Press concerning Credit Union Services
- Credit Union Volunteers Speaking in Public
- Membership Development Representatives visiting schools, government entities, and businesses within our field of membership
- Credit Union employees volunteering in schools
- Resource Library
- Financial Information provided Periodically on Membership Concerns

New Programs Planned for the Coming Year:

- Website updates/expansions

Section III: Involvement/Governance

Brazos Valley Schools Credit Union will endeavor to preserve credit union democratic principles,

including demographic representation and volunteer participation in credit union activities.

Current Programs that support Involvement/Governance:

- Annual Meeting accessible to Majority of Members
 - Meal served to Members at a Reasonable Cost
 - Door Prizes for Membership at end of Meeting
- Board Elections
- Continuing Education for Board of Directors, Management and Staff
- Volunteer Involvement on Active Committees
- Nominating Committee to actively seek Board Members who will Oversee the Best Interests of Membership

New Programs Planned for the Coming Year:

- Continuing Education for Employees
- Continuing Education for Volunteers

Section IV: Diversity

Brazos Valley Schools Credit Union recognizes the value of demographic diversity in staff as well as volunteers and will strive to bring people of diverse backgrounds and experiences into leadership and other roles at the credit union.

Current Programs that Promote Diversity:

- Equal Employment Opportunity
- Bi-Lingual Staff
- Handicap Facilities
- Special Work Programs for High School and College Students
- Products and Services to address the Diverse Needs of Membership

New Programs Planned for the Coming Year:

- Encourage Developments of Bi-Lingual Abilities

Section V: Commitment to the Credit Union Movement and other Cooperative Activities

Brazos Valley Schools Credit Union will work to build and strengthen our unique credit union movement by providing financial resources to others within the credit union community and by actively advocating the credit union difference at all levels of government and in other appropriate public forums. In addition, Brazos Valley Schools Credit Union will participate in local, state and national cooperative activities as appropriate, and will strive to build and strengthen relationships with other sectors of the national cooperative movement.

Current Activities that Support the Credit Union Movement:

- Texas Credit Union League

- Credit Union National Association
- Houston Chapter of Credit Unions
- Member of Local Chamber of Commerce within our Field of Membership
- CMC (Commitment to Members Committee)
- Continuing Employees Education by League Sponsored Seminars and Programs
- Employee Education Assistance for Credit Union Related Studies
- National Credit Union Youth Week
- Recognize National Credit Union Week
- CU Marketing

Section VI: Public Service / Corporate Citizenship

By participating in public service activities, Brazos Valley Schools Credit Union strives to be an active partner in our communities. We recognize that practicing good corporate citizenship supports the credit union philosophy of "People Helping People." We also recognize that it will help raise the overall level of social and economic well-being of those in our field of membership and help to strengthen ties within the communities
Community/FOM Groups Currently Receiving Financial or Other Support and Current Public Service Activities:

- School Activities
 - Presenters attending New Teacher Orientation
 - Employees Addressing Financial Education in School Classrooms
 - Career Day
 - Job Fair
 - Junior Achievement
 - Partners in Education
 - Report Card Covers to Elementary Schools in Field of Membership
 - Promise to Read
 - Classroom Presentations for Co-Op Students
 - Project Graduation
 - Mentoring
 - Campus Advisory Teams
 - Mentoring
 - Financial Assistance for Classroom Projects
 - School Year Calendars/Grading Pens for Teachers Event
 - Sponsor of various employee-oriented school activities
 - Financial support for school equipment
- Community Involvement
 - Area Chambers of Commerce
 - Approved and Eligible Sponsored Employee Groups
 - Greater Economic Business Partner
 - Fort Bend County Kids and Cops, Inc.

- Fort Bend County L.A.W.
- Event sponsor of employee-oriented business activities for government municipalities, and small business entities within our field of membership
- 2010 KISD school bond referendum committee
- 2010 KISD designated treasurer of the bond PAC
- 2010 bond committee for 2nd KISD football stadium
- KISD Partners in Education Advisory Board
- KISD Mentorship Committee
- Greater Katy Economic Development Council

Public Service Activities Planned for the Coming Year:

- Promote and Encourage Employee Volunteerism

Composed and Submitted by the Commitment to Members Committee:

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