

STATEMENT OF DISCLOSURE

Frontwave Credit Union (FRONTWAVE) has adopted a standard Statement of Disclosure that Volunteers and Employees are asked to complete. Individuals who are asked to complete the Statement may have some degree of potential conflict of interest arising from their various positions. FRONTWAVE does not prohibit such conflict; instead, it simply requires that conflicts of interest be disclosed, and that on those occasions when the conflict could affect an individual's judgment in carrying out the duties and responsibilities of his/her position, they will refrain from participating in the discussion or vote.

The following Statement of Disclosure is required of all Volunteers of FRONTWAVE. Such persons are required to complete and sign this statement and return it with other required information for the nomination process of an election or appointment proceeding. Please answer the following questions. If you answer "YES" to any questions, please explain in item 8.

While serving as an elected official, candidate for elected office, committee member or professional staff member of FRONTWAVE:

YES NO

- Do you hold any position or office which might conflict with the interests of FRONTWAVE, or which might impair your independent judgment in exercising your Frontwave duties and responsibilities?
- 2. Do you receive, directly or indirectly, any commission or compensation from the business transactions of any entity which competes, or has a business relationship with FRONTWAVE?
- 3. Are you an officer or employee of an organization, which provides services to credit unions?
- 4. Do you have any personal interest or investment which conflicts with the interests of FRONTWAVE, which could impair your independent judgment in exercising your FRONTWAVE duties and responsibilities?
- 5. Have you ever, or would you ever use your title, position or office in any activity which lends the appearance of endorsement to an outside organization, product, service or cause?

STATEMENT OF DISCLOSURE (continued)

		YES	NO
ŝ.	Does your spouse or any other member of your household receive income from supplying goods or services to credit unions or other such organizations?		
7.	Is there any other potential conflict of interest that should be on record before discussions or votes on related issues?		
3.	If you answered "YES" to any questions, please explain below. positions held, etc., as appropriate.	Identify business	entities
	y to the best of my knowledge and belief, that I have no preser than those disclosed on this statement.	nt conflict of inter	est
Date _	Signature		
	(Pr	int Name)	

