



BRECO Federal Credit Union Volunteer Application Package

Application and guide to becoming a volunteer on the Board of Directors, Supervisory Committee, or an Associate Director.

We are delighted and honored you have shown an interest in serving as a volunteer with your credit union.

Volunteers are essential to the credit union movement and one of the foundations of the movement's uniqueness. The first credit unions were operated entirely by unpaid volunteers. Although credit unions today require full-time professional management, the importance of dedicated and knowledgeable volunteers remains vital to credit unions as the true representatives of the member-owners of the institution. They are the communication link with the members. They set credit union policy. They are a sounding board for ideas, and provide expertise and talents that the credit union could not afford to buy. They are the most effective lobbyists for credit unions in the State Legislature and in Congress, and are one of the reasons why we still have an independent and highly successful credit union system.

Volunteers are, and always will be, an integral part of the credit union movement.

While recognizing and conveying appreciation for the contributions of volunteers, credit unions also have an obligation to provide them with educational opportunities to allow them to make even greater contributions toward the growth and betterment of the credit union.

Credit unions were founded on the principle of "people helping people". As a volunteer, you are putting that philosophy into action.

Standards of Professional Conduct

The Elected Volunteers (Officials) and Management Team (Executive Officers) serve not only the members of BRECO FCU, but also the credit union movement.

By the acceptance of their respective positions, they assume fiduciary, legal, and moral responsibilities, which they cannot delegate. Further, implied in each position is a duty to conduct the affairs of the credit union with absolute loyalty to it, and to do so without incurring even a shadow of conflict of interest, either real or implied.

The credit union supervisory agencies, and credit union trade associations, provide volunteer officials with materials and training to assist volunteers in developing a high degree of expertise. But ultimately, it is a person's character and integrity that enables them to faithfully carry out their accepted responsibilities.



Qualifications for Service

Minimum Qualifications for a Federal Credit Union Volunteer:

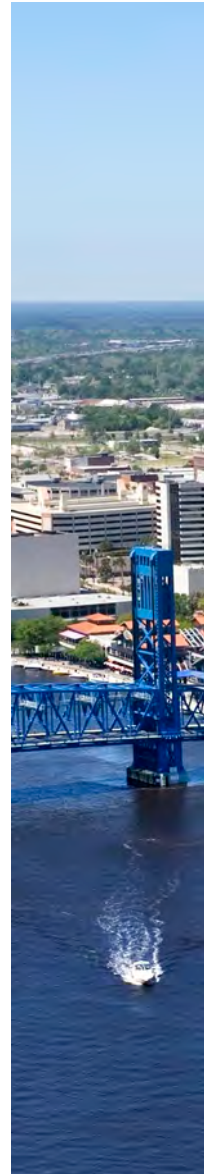
- Must be a member in good standing, and active user of Credit Union products and services.
- Cannot have been convicted of a crime involving dishonesty or breach of trust.
- Must be at least 18 years of age and bondable.

Additionally, the Nominating Committee has established the following requirements:

- Possess knowledge, experience, or skills pertinent to the credit union's future.
- Willing to accept the responsibilities of an elected volunteer
 - Able to meet attendance standards for Board meetings (may not miss more than 3 meetings within a calendar year).
 - Willing to achieve, within 6 months, and maintain financial literacy as demonstrated by 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 to ask, as appropriate, substantive questions of management and the internal and external auditors.
 - Able to act independently and objectively regardless of external relationships with other volunteers and/or employees.
 - Maintain the confidentiality of all Credit Union business.
 - Must not be an immediate family member of any BRECO FCU employee, Board member, Supervisory Committee member, or Associate Director.
- Other requirements as outlined on respective volunteer job descriptions.

Ways to Serve

Every year volunteer opportunities are available for members to fulfill. Positions are open for application on the Board of Directors, Supervisory Committee, and as an Associate Director.





Supervisory Committee Duties:

The primary responsibility of the Supervisory Committee is to oversee activities of Internal Audit and report results to the Board. The Supervisory Committee is responsible for:

- Annual audits
- Verification of members' accounts
- Internal audit functions
- Provide oversight for the Board of Directors

Associate Directors:

Associate Directors provide an innovative opportunity to identify and train highly motivated and talented members of BRECO FCU for future volunteer positions, including vacancies on the Board of Directors.

Responsibilities include, but are not limited to:

- Participate in Board and Supervisory Committee Meetings, as well as the Annual Meeting and Strategic Planning
- Participate in continuing education
- Participate on Board Committees

Board of Director Duties:

The Board of Directors hold the power and the responsibility for all the operations and functions of the credit union. To carry this out, the Board must:

- Establish goals and objectives
- Set policies to achieve these goals
- Maintain competent management
- Appraise performance and results
- Report to the membership, and
- Fulfill the requirements of the Federal Credit Union Act, By-Laws, and Rules and Regulations.

Board Members have responsibility for directing and controlling the affairs of the credit union's operations, including the development of a strategic plan. Policies and procedures are developed to ensure the best interest of the membership is well served while ensuring sound business practices and compliance with all federal and state regulations.



Nomination Process and Eligibility

BRECO FCU strives to recruit and retain knowledgeable and experienced volunteers that participate fully in the overall success of our members and organization.

A Nominating Committee consisting of three Board Members is established after the Annual Meeting each year. In November of each year, the Nominating Committee will ask incumbent board members up for re-election in the subsequent year to declare their interest in continuing to serve. The Nominating Committee will also accept volunteer applications of interest By November 30th of each year. These applications will form the “Volunteer Interest Pool” for that year.

To be eligible for consideration for nomination to the Board, a candidate must be a BRECO Federal Credit Union member. He or she must be willing and able to make a personal commitment through consistent attendance and active participation at Board and committee meetings and educational sessions (Additional details are included within this application package).

All letters of interest should include a resume demonstrating experience that would qualify the member to serve as a board member, and a signed certificate from the member stating they are agreeable to nomination and will serve if elected to office. Based upon the pool of volunteer applications, including incumbent board members, the Nominating Committee will close the “Volunteer Interest Pool” on November 30th of each year.

The Nominating Committee will then review the “Volunteer Interest Pool” evaluating past credit union experience, career experience, education, and personal financial responsibility. Necessary member account reviews will be conducted.

From this pool of applicants, the Nominating Committee will file their nominations with the Secretary of the Credit Union at least 90 days prior to the annual meeting. Then, 75 days prior to the annual meeting, the names of the selected nominees will be submitted to the membership as part of the Notice of the Annual Meeting. This notice will also indicate the deadline for “nomination by petition”, which is 40 days prior to the annual meeting. Then, within 35 days of the annual meeting, the Nominating Committee nominations and any “nominations by petition” will be posted for the members to review. At the Annual Meeting, there will be no nominations from the floor unless there are fewer nominees than vacancies. Nomination by ballot will occur if there are more nominations than vacancies.



Timetable (Prior to Annual Meeting)

November 30th	Deadline for submission of "Application to Serve on Board of Directors" to the Nominating Committee
90 days prior to the Annual Meeting	Nominating Committee files its nominations with the Secretary of the Credit Union
75 days prior to the Annual Meeting	Annual Meeting Notice to the Membership includes Nominating Committee Nominees and Instructions for Nomination by Petition
40 days prior to the Annual Meeting	Nominations by Petition are Due to the Secretary.
35 days prior to the Annual Meeting	All nominees' bios are posted in a conspicuous place in each CU office and on the credit union's website
April	Annual Meeting

Instructions for Nomination by Petition

In lieu of submitting an application to the Nominating Committee, a nomination may be made by petition. A "Nomination by Petition" must be filed with the Secretary of the Credit Union 40 days prior to the annual meeting at: BRECO FCU, Attn: Secretary of the Board, 1850 S. Sherwood Forest Blvd. Baton Rouge, LA 70816. The filing must include:

A petition containing signatures of 1% of the members, with a minimum of 20 and maximum of 500 members.

Signed certificate from the nominee indicating they are agreeable to serve if elected to office.

A brief statement of qualifications and biographical data.

Upon receipt of the filing packet, necessary member account reviews will be conducted.

Should requirements be met, nominee(s) by petition will be added to the list of nominees which will be posted in a conspicuous place at each branch office and on the credit union's website, 35 days prior to the annual meeting. If the total number of nominees exceeds the vacancies the chair will call for a ballot vote at the Annual Meeting.

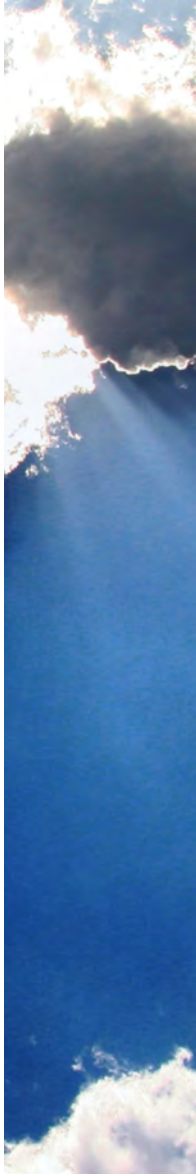
Assuming that no other candidates qualify by petition, the open positions will be filled as recommended by the Nominating Committee, approved by the Board, and formally announced at the Annual Meeting. When the number of nominees equals the number of positions to be filled, the chair will declare election by general consent at the Annual Meeting.



**Board of Directors, Supervisory Committee,
and Associate Director Positions**

Anyone interested in volunteering in any of these capacities must sign and complete the following:

- Code of Ethics for BRECO FCU
Volunteers
- Agreement to Serve as BRECO FCU
Volunteers
- Volunteer application
- Confidentiality Agreement
- Respective Volunteer job
description





Code of Ethics for BRECO Volunteers

WHEREAS, the Board of Directors of BRECO Federal Credit Union feel that it is in the best interest of the Credit Union and its membership to express the basic ethical precepts under which service will be performed, and

WHEREAS, this Code of Ethics is set forth for subscription by all of the officers, directors, and volunteers of the credit union as follows: I will:

- Conduct myself at all times in a manner that will enhance the stature of the credit union and its ability to serve its members, as well as other credit unions and the community at large;
- Refrain from entering into or being a part of any activity that violates federal or state laws or regulations, or otherwise might bring discredit upon the credit union;
- Conduct myself in a manner that shows integrity and independence of judgment in all business relationships with other individuals, other firms or corporations, and their representatives;
- Exercise individual loyalty to the interests of the credit union, including holding confidential any and all matters relating to the business of the credit union and its members;
- Conduct myself in a manner that will promote cooperation and good relations between officers, directors, and employees of the credit union;
- Perform at the highest level and strive continually to improve my competence and quality of service.

Date: _____

Signed: _____

Printed Name: _____

Please submit with Volunteer Application





Agreement to Serve for BRECO Volunteers

I, the undersigned, do fully understand and hereby agree that to serve as a volunteer of BRECO Federal Credit Union, I will abide by the following:

1. Meet or exceed the attendance standards outlined in the Federal Credit Union Bylaws that have been adopted by BRECOFCU. Attend all regular and special meetings when notified, unless prevented from doing so by circumstances beyond my control, and to promptly notify management if I am unable to attend.
2. Attend the credit union's annual planning meeting.
3. Continually seek to learn more about the credit union organization and its services and about my individual duties and responsibilities. Meet or exceed the fiduciary training standards outlined by the National Credit Union Administration (NCUA).
4. Consider the business of the credit union and its members to be totally confidential in nature.
5. Participate to the best of my ability in the determination of policy and other matters coming before BRECOFCU. Give full attention to the programs, services, and challenges of the credit union.
6. Give all possible assistance to my fellow board members, appointed officials, committee members, and employees of the credit union in the discharge of their respective duties.
7. Should I ever find myself under obligation to any other group or organization that is in conflict with the credit union, I will disclose this to the Board of Directors and refrain from voting on issues so related.

I also hereby agree to and authorize BRECO Federal Credit Union to conduct a confidential member account investigation on me. I understand this information will be held in the strictest of confidence, and will be disclosed only to members of the Board's Executive Committee.

Date: _____

Signed: _____

Printed Name: _____

Please submit with Volunteer Application





Volunteer Application

Tel: 225-273-1529

Email: info@brecofcu.com

TF: 800-361-1631

www.brecofcu.com

Thank you for your interest in becoming a *Volunteer with BRECO Federal Credit Union. Please complete the following and return to BRECO FCU, attention Secretary of the Board.

General Information

Name

Phone Number/Email

Address:

Date Opened BRECO FCU Account

Member of BRECO FCU?

Yes No

Employment History

Employer

Hire Date

Address:

Position/Title

Work Phone Number/Email

Volunteer Interest

Which position(s) interest you most?

- Board of Directors Supervisory Committee
 Associate Director

Please describe your primary reason(s) for seeking a volunteer position with BRECO Federal Credit union:

If you are not chosen for your desired position, would you be willing to serve in another volunteer capacity? If so, please explain:

Please list and describe other volunteer experiences:

Describe past experiences or accomplishments that you feel will contribute to becoming a volunteer at BRECO Federal Credit Union:

I certify that all the information entered on this form is true and correct and that in order to become an official, I must meet the qualifications as detailed in the respective volunteer job description.

Signature

Date

*All positions on the Board of Directors, Supervisory Committee, or Associate Directors are volunteer positions. Credit Unions are not-for-profit financial cooperatives and Boards, Committees, and Associates are unpaid volunteers.



VOLUNTEER CONFIDENTIALITY AGREEMENT

As part of being a volunteer at BRECO Federal Credit Union, I understand that I will have access to “confidential information.” Confidential information includes: member information, account numbers, financial transactions, and any information that is confidential and proprietary in nature, including, but not limited to, any and all documents, figures, or other non-public information.

I understand that I have access to this information in order to serve the Credit Union’s membership as a volunteer.

I acknowledge that the information to which I will have access is designated as private and confidential data and I agree that I shall not disclose or discuss this information with anyone other than authorized Credit Union personnel or other Credit Union volunteers as required in the performance of my volunteer duties. I will use reasonable efforts to prevent any unauthorized copying, use, distribution, or transfer of possession of such information, will not use such Confidential Information, and shall, without limitation, comply with the provisions of the Gramm-Leach-Bliley Act, 15 USC 6801 et seq., and regulations promulgated thereunder.

I agree to be bound by this confidentiality agreement and take all reasonable, necessary and appropriate steps to safeguard private data from disclosure to anyone except as permitted under this agreement.

I acknowledge that the unauthorized use, transfer or disclosure of confidential information will (i) substantially damage the Credit Union; (ii) render the Credit Union’s remedy at law for such unauthorized use, disclosure or transfer inadequate; and (iii) cause immediate and irreparable injury and harm. If I breach any of these obligations with respect to the use or confidentiality of the confidential information, the Credit Union shall be entitled to equitable relief to protect its interests therein, including, but not limited to, preliminary and permanent injunctive relief, without the necessity for the Credit Union to make an additional showing of irreparable injury and harm or to post any bond.

Signature: _____

Print name: _____

Date: _____

POSITION TITLE: Board Member

Prepared: January 2025



Each member of the seven-member Board of Directors is elected by the membership to serve a two-year term. The Board sets the policy and directs Management in the overall running of the Credit Union.

Basic Responsibilities:

1. Make strategic decisions regarding the course of action for the Credit Union by establishing objectives, formulating policy, and approving goals and objectives.
2. Set rates on savings and loan products. Establish pricing policy on member services and fees.
3. Participate in standing committees as appointed by the Board chair.
4. Ensure the Credit union meets all federal and state regulations and guidelines.
5. Monitor activities of and appointments to the Supervisory Committee.
6. Maintain, review, and update the Credit union bylaws.
7. Maintain the confidentiality of all Credit Union business.
8. Attend and actively participate in monthly Board meetings and the annual planning session.

Duties:

1. Thoroughly review Board packets prior to each Board meeting via CU Boardroom.
2. Routinely review Credit Union policies and procedures.
3. Fulfill yearly educational requirements (see Educational Requirements.)
4. Be aware of state and federal political issues regarding the credit union movement.
5. Give all assistance possible to fellow board members, appointed officers, and employees of the Credit union in the discharge of the duties of their offices and positions.
6. Disclose possible conflicts of interest and refrain from voting on issues related to the conflict.
7. Attend monthly Board meetings (see Required Meetings.)

Board Members:

1. Must be a member in good standing, and active user of Credit Union products and services.
2. Must be at least 18 years of age, and bondable by the Credit Union's fidelity bond company.
3. Must maintain the confidentiality of all Credit Union business.
4. Must believe in the Credit Union philosophy and be a collaborative team-player.
5. Must act in accordance with the interests of members and goals of the Credit Union.
6. Must be willing to actively participate in scheduled meetings, planning sessions, and training programs.
7. Must not be an immediate family member of any BRECO FCU employee, Board member, Supervisory Committee member, or Associate Director.

Educational Requirements:

1. Complete the NCUA Board of Director video series/modules no later than the sixth month in office. These are a series of videos that cover topics such as becoming an effective board member, reading and

understanding financial statements, creating an effective succession plan, how to set and monitor credit union policies, and more.

2. Annually required to attend one of the following: an educational program offered by the Louisiana Credit Union League (LCUL) or the Credit Union National Association (CUNA), or two League Chapter Meetings (held bi-monthly). Seminars attended outside the Credit Union arena, but regarding financial management, also satisfy educational requirements. Board members are required to summarize the content of attended programs to the Board at the next Board meeting.

Required Meetings:

1. Monthly Board meeting – currently held the third Tuesday of each month in the Credit Union’s board room. The meetings begin at 5:30 p.m. and last approximately 90 minutes. Must attend a minimum of nine regular monthly Board meetings per year. (Teleconference attendance is allowed and considered as an attended meeting but should only occur occasionally.) If more than three meetings are missed, the Board chair will contact to discuss absenteeism.
2. Annual meeting of the membership – generally held in March or April.
3. Annual planning session – generally held in August or September.
4. Other assigned committee meetings – generally held in the Credit Union conference room. Dates vary depending on the specific committee.

Personal Liability:

BRECO FCU carries Liability Insurance through CUNA Mutual. This policy protects the Credit Union’s directors, volunteers, and employees from liability arising out of their duties performed for the Credit Union. BRECO FCU volunteers are to act with the utmost professionalism when representing the Credit Union.

I understand that all loan requests through the Credit Union in which the cumulative total of loans exceed \$20,000 must be approved by the Board.

I have read and understand the Board Member job description. I agree to be bound to all requirements applicable to my duties as a board member. If during my term of office I find that I cannot devote sufficient time to Credit Union business and fully comply with the outlined duties and requirements, I will resign.

Annually, each Board member will be asked to review and sign this job description.

Dated _____ Signature _____

POSITION TITLE: Supervisory Committee

Prepared: January 2025



The Supervisory Committee is responsible for ensuring that the Board of Directors and the Management of the Credit Union (1) meet required financial reporting objectives, and (2) establish practices and procedures sufficient to safeguard member assets. Supervisory Committee terms are typically for two years.

Basic Responsibilities:

1. Determine that internal controls and policies are established and effectively maintained to achieve the Credit Union's financial reporting objectives, mitigate fraud, and safeguard assets.
2. Ensure that the Credit Union's accounting records and financial reports are promptly prepared and accurately reflect operations and results.
3. Determine that the relevant plans, policies, and control procedures established by the Board of Directors are properly administered.
4. Conduct or cause to be conducted, a verification of the loan and share accounts of the members in accordance with Credit Union policy and regulatory requirements.
5. Attend monthly supervisory committee meetings and distribute timely minutes of all meetings to the Board of Directors and Credit Union Management as necessary.
6. Attend regular and special meetings of the Board when required.
7. Consider the business of the Credit Union and its members to be confidential in nature and treat it accordingly.

Duties:

1. Attend monthly Committee meetings. (see Required Meetings.)
2. Thoroughly review Board packets each month via CU Boardroom.
3. Fulfill yearly educational requirements (see Educational Requirements.)
4. Be aware of state and federal political issues regarding the credit union movement.
5. Give all assistance possible to fellow board members, appointed officers, and employees of the Credit union in the discharge of the duties of their offices and positions.
6. Ensure that a certified audit of the financial statements, member verifications, and other required audits are performed regularly.

Supervisory Committee Members:

1. Must be a member in good standing, and active user of Credit Union products and services.
2. Must be at least 18 years of age, and bondable by the Credit Union's fidelity bond company.
3. Must maintain the confidentiality of all Credit Union business.
4. Must believe in the Credit Union philosophy and be a collaborative team-player.
5. Must act in accordance with the interests of members and goals of the Credit Union.
6. Must be willing to actively participate in scheduled meetings, planning sessions, and training programs.
7. Must not be an immediate family member of any BRECO FCU employee, Board member, Supervisory Committee member, or Associate Director.

Educational Requirements:

1. Complete the NCUA Supervisory Committee video series/modules no later than the sixth month in office. These are a series of videos that cover topics such as becoming an effective Supervisory Committee member, monitoring management activities, verifying member accounts, and handling member complaints.
2. Annually required to attend one of the following: an educational program offered by the Louisiana Credit Union League (LCUL) or the Credit Union National Association (CUNA), or two League Chapter Meetings (held bi-monthly). Seminars attended outside the Credit Union arena, but regarding financial management, also satisfy educational requirements. Committee members are required to summarize the content of attended programs at their next regular Supervisory Committee meeting.

Required Meetings:

1. Monthly Supervisory Committee meeting – normally held the week prior to the Board meeting.
2. Monthly Board meeting – currently held the third Tuesday of each month in the Credit Union’s board room. The meetings begin at 5:30 p.m. and last approximately 90 minutes. Members of the Supervisory Committee shall be invited to all Board meetings subject to the discretion of the Board Chair.
3. Annual meeting of the membership – generally held in March or April.

Other Meetings:

1. Annual planning session (discretion of Board Chair) – generally held in August or September.
2. Other special Board meetings if required.

Personal Liability:

BRECO FCU carries Liability Insurance through CUNA Mutual. This policy protects the Credit Union’s directors, volunteers, and employees from liability arising out of their duties performed for the Credit Union. BRECO FCU volunteers are to act with the utmost professionalism when representing the Credit Union.

I understand that all loan requests through the Credit Union in which the cumulative total of loans exceed \$20,000 must be approved by the Board.

I have read and understand the Supervisory Committee member job description. I agree to be bound to all requirements applicable to my duties as a Committee member. If during my term of office I find that I cannot devote sufficient time to Credit Union business and fully comply with the outlined duties and requirements, the Board will have the authority to review the circumstances and remove me from my appointment, or I may submit a letter of resignation to the chairperson of the Board of Directors.

Annually, each Committee member will be asked to review and sign this job description.

Dated _____ Signature _____

POSITION TITLE: Associate Director

Prepared: January 2025



Associate Directors are member volunteers that learn about the business of the Credit Union while assisting the Board of Directors or Supervisory Committee, with no long-term commitments. Associate Directors are an integral part of the Credit Union's succession planning as these volunteers may become viable candidates for open positions on the Board of Directors or Supervisory Committee.

Basic Responsibilities:

1. Assist the Board of Directors or Supervisory Committee in their functions and duties.
2. Present financial and other Credit Union related reports at monthly Board meetings.
3. Participate in standing committees as appointed by the Board chair or Supervisory chair.
4. Maintain the confidentiality of all Credit Union business.
5. Attend and actively participate in monthly Board and Supervisory Committee meetings and the annual planning session.

Duties:

1. Thoroughly review Board packets prior to each Board meeting via CU Boardroom.
2. Routinely review Credit Union policies and procedures.
3. Fulfill yearly educational requirements (see Educational Requirements.) **Optional, but encouraged for Associate Directors**
4. Be aware of state and federal political issues regarding the credit union movement.
5. Give all assistance possible to fellow board members, appointed officers, and employees of the Credit union in the discharge of the duties of their offices and positions.
6. Disclose possible conflicts of interest.
7. Attend monthly Board or Supervisory Committee meetings (see Required Meetings.) **Optional, but encouraged for Associate Directors**
8. All duties/assignments as required by the Board of Directors and/or Supervisory Committee.

Associate Directors:

1. Must be a member in good standing, and active user of Credit Union products and services.
2. Must be at least 18 years of age, and bondable by the Credit Union's fidelity bond company.
3. Must maintain the confidentiality of all Credit Union business.
4. Must believe in the Credit Union philosophy and be a collaborative team-player.
5. Must act in accordance with the interests of members and goals of the Credit Union.
6. Must be willing to actively participate in scheduled meetings, planning sessions, and training programs.
7. Must not be an immediate family member of any BRECO FCU employee, Board member, Supervisory Committee member, or Associate Director.

Educational Requirements:

1. Complete the NCUA Board of Director and/or Supervisory Committee video series/modules. These are a series of videos that cover topics on becoming an effective Board member or Supervisory Committee member.
2. Annually required to attend one of the following: an educational program offered by the Louisiana Credit Union League (LCUL) or the Credit Union National Association (CUNA), or two League Chapter Meetings (held bi-monthly).

Required Meetings:

1. Monthly Board or Supervisory Committee meeting – Board meetings held the third Tuesday of each month in the Credit Union’s board room. The meetings begin at 5:30 p.m. and last approximately 90 minutes. Supervisory Committee meetings are normally held the week prior to the Board meeting.
2. Annual meeting of the membership – generally held in March or April.
3. Annual planning session – generally held in August or September.
4. Other assigned committee meetings – generally held in the Credit Union conference room. Dates vary depending on the specific committee.

Personal Liability:

Associate Directors are not considered officials of the Credit Union, and as such do not serve terms, are not voted upon by the membership of the Credit Union, and are not authorized to act on behalf of BRECO FCU. These positions are for Credit Union members who wish to learn more about the governance of a Credit Union, and who may wish to potentially serve as a Board or Supervisory Committee member in the future. All Associate Directors are required to maintain the confidentiality of the Credit Union at all times, including after the termination of service as an Associate Director.

I have read and understand the Associate Director job description. I agree to be bound to all requirements applicable to my duties as an Associate Director. I understand that Associate Directors do not serve for any defined term, and that supervision falls under the authority of the Board of Directors. As such, service requirements are at the sole discretion of the Board of Directors, and may be terminated at any time.

Annually, each Associate Director will be asked to review and sign this job description.

Dated _____ Signature _____



5711 S. Sherwood Forest Blvd.
Baton Rouge, LA 70816

225-273-1529
info@brecofcu.com
www.brecofcu.com



**THIS CREDIT UNION IS FEDERALLY INSURED BY THE
NATIONAL CREDIT UNION ADMINISTRATION**

We do business in accordance with the Federal Fair Housing Law
and The Equal Credit Opportunity Act.