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### **REGARDING UPCOMING BOARD OF DIRECTORS ELECTIONS**

Dear Member:

In accordance with the bylaws (Article V., Section 1a.) of your credit union, your Board Chair has appointed three members to serve as a Nominating Committee for the purpose of nominating at least one member for each of the three Board member positions to begin three-year terms of office beginning with this year's **annual membership meeting on June 24, 2025.**

This year's Nominating Committee consists of Lyn Bartges serving as the committee Chair, along with Shaorong Zhang, and Dan McGowan.

The Nominating Committee has performed its duty by identifying and selecting a candidate for each of the three Board positions, including one individual who has been nominated to fulfill the remaining term of a vacated position. Their nominees, with individual biographies, follow this note.

Other members who may wish to serve as a Board member may also seek the office by obtaining signatures from one percent (1%) of the credit union's membership (1% of 15,721 members = 158 signatures as of 12/31/24) endorsing them for the position.

Any member wishing to seek a Board position by petition must notify the Board Secretary no later than 40 days in advance of the June 24<sup>th</sup> annual meeting (May 15<sup>th</sup>) also supplying the required member signatures and a brief statement of qualifications and related biographical information at that time.

An election by ballot will be conducted in cases where there is more than one candidate per position. In the event only one candidate per position is identified, the credit union's bylaws (Article V., Section 1c, Section 2a & 2b) specify that that an election will not be conducted by ballot, with each of the identified candidates nominated by the Nominating Committee to be automatically approved to serve.

A credit union member in good standing, age 18 or older, is eligible to serve on the Board of Directors. Anyone who is interested in serving must adhere to the following process:

### **Responsibilities of Members of the Board of Directors**

1. The board of directors is responsible for the general direction and control of the credit union, a not-for-profit cooperative designed to provide financial services to our member-owners. The board may delegate operational functions to management, but not the responsibility for the credit union's direction.
2. A director must carry out his or her duties in good faith, in a manner reasonably believed to be in the best interests of the membership, and with such care, including reasonable inquiry, as an ordinarily prudent person in a like position would use under similar circumstances.
3. Directors must always focus on the best interests of the membership as a whole. A director must administer the affairs of the credit union fairly and impartially and without discrimination in favor of or against any particular member.

4. The key measure of the credit union's success or failure is its financial statements. As such, a director must understand these financial statements in order to participate in a meaningful manner in the direction and control of the institution. A director must have at least 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 the ability to ask, as appropriate, substantive questions of management and auditors.

5. A director must direct the operations of the federal credit union in conformity with the Federal Credit Union Act, NCUA's Rules and Regulations, other applicable laws, and sound business practices.

6. A director must understand the specific activities in which his or her credit union engages. In particular, a director must understand not only how these activities generate revenue for the credit union but also, and perhaps most importantly, the various risks associated with these activities that could lead to financial loss.

To do their job in a meaningful manner, it is essential that directors understand the risks found in depository institutions -- that is, credit, liquidity, interest rate, compliance, strategic, transaction, and reputation risk. Moreover, directors must understand the internal control structures at the credit union that limit and control these risks.

A director may rely on information prepared or presented by employees or consultants the director reasonably believes to be reliable and competent and who merit confidence in the particular functions performed.

## **Board of Directors Candidates as Selected by Your Nominating Committee**



**Dr. Martin "Skip" John Langlois, Jr.** - Skip is currently our Board Chair. He is Senior Vice President Internal Audit and Chief Audit Executive for Encova Mutual Insurance Group, Inc. (EMIG), an Ohio-based company that specializes in property and casualty insurance. He is also currently a member of the Board for the United States Coast Guard Academy Alumni Association where he is on their Finance and Budget and Investment Committees; the Ohio FAIR Plan (a not-for-profit insurance underwriting association) where he is the Board and Audit Committee Vice Chair and a member of the Executive Committee; and the Central Ohio Chapter of the Institute of Internal Auditors (IIA).

Skip was an Advisor and Fraud Subject Matter Expert for the Ohio Department of Job and Family Services task force that was addressing fraud in the Pandemic Unemployment Assistance Program. Skip is an individual member of the National Association of Corporate Directors (NACD) and is Directorship Certified.

Because of experience as both a board member and a direct employee of the board of directors of EMIG Skip has expertise with corporate governance. He started two internal audit departments from scratch as well as being responsible for the consolidation of another internal audit department that resulted from a merger. He has 28 years of experience in auditing including two years in public accounting and 26 years in the internal audit departments for Mid-Western based manufacturing, distribution, and insurance companies.

Skip is a past President and Board member of the Aksarben chapter of the IIA as well as a past District Representative. He is also the past Board Chair for the Charleston WV chapter of the Association of Certified Fraud Examiners and the past Board Chair for the Central Ohio Chapter of the IIA. He obtained extensive maritime law enforcement experience during his 12 years as an officer in the United States Coast Guard. He has coordinated numerous insurance regulatory examinations.

Skip received a Bachelor of Science degree from the United States Coast Guard Academy, a Bachelor of Science in Accounting and Business Administration from Strayer University, Master's degrees in Business Administration and Professional Accountancy from the University of South Dakota and a Doctor's degree in Executive Leadership from the University of Charleston, WV with his dissertation entitled "Analysis of Board Involvement in Succession Planning for National Association of Mutual Insurance Companies Members." Because of his dissertation coupled with his military experience, he is very proficient with general leadership and specifically with succession planning.

Skip is Certified Internal Auditor and Certified in Risk Management Assurance. He is also a Certified Fraud Examiner, a Certified Public Accountant, a Certified Information Systems Auditor, a Certified Global Management Accountant, and a Fellow in the Life Management Institute. As an officer in the Coast Guard temporarily assigned to the Navy, he completed the requirements to be designated as a Surface Warfare Officer.



**Michael P. Black** - Michael P. Black has served West Virginia residents and businesses in the area of Insurance and Financial Planning since 1999. He is a licensed Financial Advisor with a Finance Degree from Mount Vernon Nazarene College and a Master's Degree in Executive Management from Ashland University. Michael is an employee benefit advisor and the owner of Black & Co.

Michael enjoys discovering and addressing the needs of individuals and businesses in all areas of insurance and financial planning. He desires to simplify the lives of clients by connecting the communication link between banks, insurance agencies, accounting firms, law firms, and financial advisory firms.

Michael Black is a Financial Professional in Hurricane West Virginia 25526 providing holistic Financial Services, Employee Benefits, and Retirement Planning.



**Corrina M. Boggess, DEL** - Dr. Boggess has over 41 years of diverse leadership experience. She currently serves as a member of the Board of Directors, Pioneer Appalachia Federal Credit Union; a member of the Veterans Council for the Governor of West Virginia. She volunteers her time and serves in various leadership positions within the Department of West Virginia, Veterans of Foreign Wars.

She retired at the rank of Colonel after serving over 28 years in the US Army. Her culminating military position was as the Army Reserve G1 where she provided personnel guidance and support to over 205,000 Army Reserve personnel and their Families worldwide. Prior to this position, she served as the Battalion Commander of the 376th Personnel Services Battalion with Soldiers located

across 15 operating bases assigned throughout Northern Iraq, a land mass the size of West Virginia, providing casualty reporting, personnel and postal support to 34,000 personnel.

In recognition of her accomplishments she received multiple awards to include the Army Distinguished Service Medal by the Secretary of the Army; the Bronze Star Medal, the Meritorious Unit Commendation, and the Iraqi Campaign medal with a Campaign Star while serving in Iraq; seven Meritorious Service Medals, two Army Commendation Medals, and two Army Achievement Medals during her military career; the Federally Employed Women Meritorious Service Award; and the Distinguished West Virginian awarded by Governor Bob Wise for actions taken while stationed at the Pentagon on September 11, 2001.

Her education includes a Bachelor of Arts in Psychology from West Virginia University; Master of Arts in Organizational Management from the University of Phoenix; Master of Science in Strategic Studies from the U.S. Army War College; and a Doctor of Executive Leadership at the University of Charleston in West Virginia.



**Bill Milam** - I have served as an officer of the Credit Union since 1972, a total of 53 years. Most of that time, I have served as a member of the Board of Directors. I have held positions as President, Vice President, Board Chair, and Treasurer. I was honored to be named WV Credit Union Volunteer of the year in 2014.

Our Board, in my opinion, is one of the best in the nation. We have worked as a unit in our efforts as a governing body for the Credit Union. I believe that I have made a great contribution to the Credit Union during my tenure, and I wish to continue in this service.

I served 34 years in Kanawha County Schools as a Teacher and Administrator. In retirement, I continue working with retired school employees as Executive Director of the West Virginia Association of Retired School Employees.

#### **PETITION FOR NOMINATION (if needed)**

Attn: Board Secretary, Pioneer Appalachia FCU  
P.O. Box 2524  
Charleston, WV 25329

I acknowledge that I have reviewed the qualifications of, and hereby endorse \_\_\_\_\_ as a candidate for the Pioneer Appalachia Federal Credit Union Board of Directors.

Member Name (print): \_\_\_\_\_ Signature: \_\_\_\_\_

Address: \_\_\_\_\_ Telephone Number: \_\_\_\_\_

Date: \_\_\_\_\_

**This form may be copied, or enlarged, or additional copies may be requested from the credit union.**

**Candidate Statement**

As a candidate for the Pioneer Appalachia FCU 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, or enlarged, or additional copies may be requested from the credit union.**

## ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the STAR® network.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Contact the Credit Union with any questions. Thank you.

## Important Changes to Your Truth-in-Savings Disclosure (TIS)

Pioneer Appalachia Federal Credit Union (PAFCU) has updated our Truth-in-Savings Disclosure (TIS). Below are the specific changes:

### 1. Medallion Notary Service

- **Previous Policy:** "Medallion Notary Service is available for members at a fee of \$50 per signature."
- **Updated Policy:** To better focus on the financial services that benefit our members, we have discontinued Medallion Notary Services.

### 2. Coin Sorter Service Fee

- **Previous Policy:** "2% of amount sorted for members; 6% of amount sorted for non-members."
- **Updated Policy:** "5% for members with checking accounts and 12% for non-members and members with only savings and/or loan accounts."

### 3. Bill Payment Return Fee (NEW Fee)

- **Previous Policy:** There was no fee for returned Bill Pay transactions.
- **Updated Policy:** "If a payment is returned without processing due to member error, Pioneer is charged a fee by iPay. To cover this cost, a \$10 fee will apply for any ACH returns and a \$5 fee for any checks returned."

For complete access to the full Truth-in-Savings Disclosure, please visit:

**[www.pioneerfcu.org/resources/forms](http://www.pioneerfcu.org/resources/forms)**