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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 23, 2026.**

This year's Nominating Committee consists of William "Bill" Milam serving as the committee Chair, along with Corrina Boggess, and Michael Black.

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 15,423 members = 155 signatures as of 03/18/26) 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 23rd annual meeting (May 14th) 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



Dan McGowan - Dan McGowan served Pioneer as an employee for more than 14 years, beginning as Chief Financial Officer (CFO) in 2010, followed by a move into the President & Chief Executive Officer (CEO) role in 2014 up to his retirement in January 2025.

During his time at Pioneer, our credit union was honored with multiple national recognitions for excellence including "Credit Union of the Year." Along the way, Dan was personally named as "CEO of the Year" by the National Association of Federal Credit Unions (NAFCU).

He has also been recognized as a "Credit Union Luminary" by the Credit Union Times trade magazine as one of the "best-of-the-best" credit union executives in the nation. During his service period as CEO, Pioneer was evaluated by the Credit Union Journal as one of the nation's "Best CUs to Work For," and remains as the only West Virginia credit union to ever be recognized as such.

Dan would like to express his appreciation to the membership for the opportunity to continue serving the credit union as an unpaid volunteer member of the Board of Directors for the past three years. In addition to his "hands-on experienced" as a Board member during his first term of service, other qualifications to serve our members on its Board include the successful completion of the Credit Union National Association (CUNA) credentialing programs for the Certified Credit Union Board Member (CCUB) and Certified Credit Union Supervisory Committee Member (CCUSC) programs of study.

Those two credentials serve to supplement an additional certification by NAFCU as a Certified Credit Union Volunteer Expert (NCVE). Academically and professionally, he holds a Master's Degree in Business Administration (MBA) from Troy University and is a licensed CPA.

Dan, and his dearly beloved wife of 45 years, Carol, are now happily living in their retirement home in Hurricane.



Lyn Bartges - I have served as a credit union volunteer for twenty (20) years. I am a graduate of Glenville State College with a Bachelor of Science Degree in Biology and Minors in Business and Chemistry.

I have 35 years of experience working as a US Federal Department of Energy Weatherization Assistance Program Specialist, overseeing 12 non-profit Community Action agencies that administer the Weatherization Assistance Program throughout the state of West Virginia.

My duties included performing fiscal audits; monitoring program management; conducting training sessions on an agency, statewide, regional, and national level; and compliance monitoring of federal regulations. While on staff, I developed a computerized database for tracking information throughout the state, an energy education certification program, and designed a housing training model being used nationwide.

After years of working for the program, I retired from the State of West Virginia in 2018. Now on a limited, fixed income, I know how important finances are and being fiscally responsible. During my years serving on the Pioneer Board, 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.



Dr. Shaorong Zhang - Dr. Shaorong Zhang received his PhD in Finance at the University of Missouri-Columbia in July 2004, and joined Marshall University in August 2024 as Assistant Professor of Finance in the Lewis College of Business. He is currently Associate Professor of Finance and Chair of Department of Finance, Economics, and International Business. He has taught both undergraduate and graduate finance courses in corporate finance, investments, and financial markets and institutions. His research interest is empirical corporate finance.

Dr. Zhang has been a CFA Charter Holder and member of CFA Institute since 2004. He has served as a member of the Supervisory Committee of Pioneer since March 2018 and a member of the Board of Directors since October 2023.

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.