



5400 Tuscarawas Rd, Beaver PA, 15009  
P 1.800.722.4428 E info@GCUusa.com

## **Declaration of Candidacy & Resume for GCU Director**

### **Applications, Forms and Instructions With Board of Director Qualifications & Requirements**

Checklist of items required to be submitted to the  
GCU Nominating Committee online or postmarked by April 30, 2020.

- Declaration of Candidacy Form
- Proof of Parish Membership
- Digital Photo (if necessary)
- Affidavit
- Criminal/Credit Background Authorization
- One Page Resume (if desired)

## Director-GCU Board of Directors Qualifications

### Summary

As a member of the Board of Directors, a Director is responsible for the effective governance of the GCU. Their main purpose is to advise, govern, set and oversee policy and direction, and assist with the leadership and general promotion of the GCU in support of its mission, strategic vision and core values.

### Bylaw Requirements

As per Par.62 of the GCU Bylaws, All candidates for Director must submit a Declaration for Candidacy & Resume Form for Director together with a digital photograph and comply with the following qualifications:

- (a) A citizen of the United States of America.
- (b) A member of the GCU for a minimum of five (5) years as of January 1 of the election year.
- (c) A person of Slav origin who is a member of a Byzantine Catholic Church under the jurisdiction of the Metropolitan Ruthenian Church of Pittsburgh.
- (d) Of good moral character, reputation and good American spirit.
- (e) Any other qualifications set forth by the Directors in the Declaration of Candidacy & Resume Form for Director.

### Qualifications as set forth by the Board of Directors per Par. 62 (e) are as follows:

Must possess a minimum of two of the following:

- a. Bachelor's degree or higher.
- b. Currently hold or has held a senior level, Executive or C-Suite position for a minimum of five years.
- c. Own a successful business for a minimum of five years.
- d. Currently employed or has been employed in the financial/insurance industry for minimum of five years or possess a financial/insurance certificate for a minimum of five years.
- e. Serve or has served on a professional Board for a minimum of three years.

### Expectations of Board Members

- Be committed and possess values that are aligned with the purpose and mission of the GCU.
- Solid understanding of the GCU's business.
- Contribute to the improvement of Board Governance through knowledge or skills possessed in one or more of the following areas: policy, finance, organizational strategy, technology, legal, marketing, sales, civic leadership, risk management or personnel.
- Gain understanding of the GCU's policies and procedures.
- Become familiar with the GCU's finances, budget, and financial/resource needs.
- Participate on standing committees of the Board and serve on ad-hoc committees, as necessary.

- Prepare for and participate in the discussions and the deliberations of the Board.
- Be alert to community concerns that can be addressed by the GCU's mission, objectives, products and programs. Communicate this to the entire Board.
- Foster a positive working relationship with other Board members.
- Be aware of, and abstain from, any conflict of interest.

### **Key Responsibilities**

Members of the Board shall share these responsibilities while acting in the best interest of the GCU. Each member is expected to make recommendations based on their profession, experience, expertise and vantage point in the community.

- Organizational leadership and advisement.
- Formulation, oversight and governance of policies and procedures developed by the Board.
- Establish overall long and short term goals, objectives and priorities for the GCU.
- Recommend policy.
- Prepare for and participate in the discussion and the deliberations of the Board.
- Financial oversight, including approval and oversight of the annual operating budget.
- Oversight of program planning and evaluation.
- Monitor and evaluate the effectiveness of the GCU's annual business plan through a regular review of sales and budget reports as well as a review of products, programs, and services as compared to the market and competitive environment.
- Review of key departmental (finance, membership, sales, marketing, fraternal) plans, budgets and performance reports.
- Promotion, and support thereof, of the GCU's membership and mission through advertising, outreach and community networking.

### **Meeting and Time Commitment**

- The Board of Directors meets quarterly with a minimum commitment of 20-30 days on site annually, not including travel time.
- In addition, Board members are to be available at the call of the Chairperson of the Board for any special meetings. The special meetings may be either in person or via teleconference.
- Board members are expected to attend National, Lodge, Regional Lodge and District events or meetings.

### **Term**

Directors are elected by the membership to a four-year term.



# Declaration of Candidacy and Resume for GCU Director

*(This form and supporting documents must be submitted online or postmarked by April 30, 2020)*

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

In accordance with Paragraph 62 of the GCU By-Laws all candidates must comply with following qualifications. You must be: a citizen of the U.S.A.; of Slav origin; a member of a Byzantine Catholic Church under the jurisdiction of the Metropolitan Ruthenian Province of Pittsburgh; a member of the GCU for a minimum of five (5) years as of January 1, 2020 and of good moral character, reputation and good American spirit.

Personal/Educational Information: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Work Experience: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Reason why you should be elected/re-elected to this position: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Additional documents you must submit to the Nominating Committee:

1. Proof of Parish Membership form signed by your pastor.
2. A digital or printed photo unless one is on file at the Home Office.
3. Affidavit concerning your candidacy.
4. Criminal Background Check authorization.
5. One page resume, if desired.

I understand that upon election as a GCU Director, I may be subject to a drug screening test before being sworn in as a GCU Director.

**Please Note:** *the Pennsylvania Insurance Departments requires annual attendance records and qualification information on Board Members for all insurance companies doing business in Pennsylvania.*

Signature \_\_\_\_\_ Date \_\_\_\_\_



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## Affidavit

State of \_\_\_\_\_

County of \_\_\_\_\_

\_\_\_\_\_ being duly sworn and under  
(Name)  
penalty of law and in accordance with the GCU Bylaws states:

1. That I am a citizen of the U.S.A.
2. That I have been a member of the GCU for a minimum of five (5) years as of January 1, 2020.
3. That I am of Slav origin who is a member of a Byzantine Church under the jurisdiction of the Metropolitan Ruthenian Church of Pittsburgh.
4. That I am of good moral character, reputation and good American spirit.
5. That I meet all qualifications as set forth in the Declaration of Candidacy & Resume Form for Directors.
6. That all statements and information provided in my Declaration of Candidacy is true and accurate.

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

Notary Signature: \_\_\_\_\_

Subscribed and sworn before me this \_\_\_\_ day of \_\_\_\_\_, 20\_\_

\_\_\_\_\_  
Notary

Notary  
Seal



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## Parish Membership Certification

I hereby certify that \_\_\_\_\_ is a  
(Name)  
member of the following Byzantine Catholic Church under the  
jurisdiction of the Metropolitan Ruthenian Province of Pittsburgh

\_\_\_\_\_  
(Church Name)

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

Pastor Signature: \_\_\_\_\_





**FAIR CREDIT REPORTING ACT  
DISCLOSURE STATEMENT REGARDING PROCUREMENT AND USE OF  
CONSUMER REPORTS**

In connection with your employment or application for employment with     GCU     (the Company), the Company may obtain or prepare consumer reports or investigative consumer reports, as defined by the **Fair Credit Reporting Act**, on you to verify the information submitted on your application or resume. To obtain or prepare such reports, the Company may inquire into your consumer credit history, education, professional licensing, criminal history at county, state, federal and national levels, motor vehicle history, general reputation, performance, experience, reasons for termination of past employment, and other qualities pertinent to your qualifications for employment. The information contained in such reports may be obtained through a variety of sources, including, but not limited to, public records, educational institutions, financial institutions, credit bureaus, and personal interviews with current and former employers, friends, neighbors and associates.

To the extent allowed by applicable law, the Company will use information relating to your credit worthiness, credit standing or credit capacity to evaluate whether you would present an unacceptable risk of theft or other dishonest behavior in the job for which you are being evaluated.

Also, after making you a contingent offer of employment, the Company may also investigate your worker's compensation history to determine that you are not hired for a position or assigned a job function that could aggravate a previous injury.

Under the **Fair Credit Reporting Act**, the Company is required to inform you if an offer of employment is withheld due in whole or in part, to information contained in a Report. Your report will be prepared by Employment Screening Associates (ESA). You have the right, upon written request made within a reasonable time of receipt of this notice, to request a copy of your report after it is completed. Written request for reports may be sent to either the Company or to ESA located at 8010 Blue Ash Rd, Cincinnati, OH 45236. ESA may also be reached by phone at 800.706.8848. A summary of your rights under the Fair Credit Reporting Act are also being provided to you below with this Disclosure Statement.









*Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.*

### A Summary of Your Rights Under the Fair Credit Reporting Act

The Federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **Consumers have the right to obtain a security freeze.** You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.



- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need - usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).



**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:**

TYPE OF BUSINESS:	CONTACT:
<p>1. a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission: Consumer Response Center – FCRA 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National Banks, federal savings associations, and federal branches and federal agencies of foreign banks.</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.</p> <p>c. Nonmember insured banks, insured state branches of foreign banks, and insured state savings associations.</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air Carriers</p>	<p>Asst. General Counsel for Aviation Enforcement &amp; Proceedings Aviation Consumer Protection Division, C-75 US Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20590</p>
<p>5. Creditors Subject to Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>





Investing in the Goodness  
of Community

George N. Juba

President/CEO

[gjuba@GCUusa.com](mailto:gjuba@GCUusa.com)

P 724-495-3400



Dear GCU Member:

Find herewith our Privacy Statement as required through the Gramm-Leach-Bliley Act recently adopted in Washington to protect the privacy of consumers.

As has been our past practice, we will not share information with other companies.

Please review the GCU Privacy Policy below. We do not plan on changing, however; if the need arises to change this policy, you, as our valued member, will be mailed appropriate options.

**GCU PRIVACY POLICY**

We appreciate your Membership with the GCU. The GCU is a Fraternal Benefit Society that has always been and will be committed to protecting the privacy of your personal financial and medical information. This will continue to be a matter of top priority for us.

The GCU Privacy Policy is as follows:

We will not:

- disclose personal, non-public information about you to anyone other than our affinity partners and always, only as permitted or required by law.
- disclose personal medical information about you except as permitted by law or as you may authorize.
- sell lists of our members to any vendor of goods or services.

We will:

- restrict access to non-public personal information about you to those employees who need to know that information to provide products to you.
- maintain physical, electronic and procedural safeguards that comply with the federal standards to guard your non-public personal information.
- Remove your name and contact information from all affinity mailings at your request. You should make your request in writing to the GCU or call us at 855-306-0607.

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information from medical tests requested by us or from your medical services providers (medical information collection applicable to some life and health insurance policies, not annuities).
- Information about your transactions with us (such as premium payments, loans, claims, etc.).
- Information we receive from consumer reporting agencies.

Our continued goal is to maintain complete, accurate and up-to-date records. You may contact us at the address or telephone number shown above, to access, as provided by law, information included in your file. We will promptly correct any error in our information. To protect your privacy, you will need to identify yourself by providing your name, date of birth and Social Security Number.

Fraternally yours,

George N. Juba  
President/CEO