

## HIGHWAY DISTRICT 2 CREDIT UNION

### ACCESS TO BOOKS AND RECORDS

#### POLICY NO. 4

In accordance with the Texas Bylaws, Section 4.01(b), Access to Books and Records, the Highway District 2 Credit Union books of accounts and other records will be made available as follows:

1. At all times to the Highway District 2 Credit Union Board of Directors.
2. An agency of the Federal and State Government as required by law or regulation.
3. When directed by the Texas Credit Union Department.
4. The Audit Firm or Committee to perform their responsibility.
5. A member may have access to Articles of Incorporation, bylaws, rules, guidelines, board policies and copies thereof by submitting a written request to the Highway District 2 Credit Union Manager five (5) days prior to date of inspection.

In accordance with the Texas Credit Unions Laws & Regulations, Section 91.315, Members' may have access to the Highway District 2 Credit Union's most recent version of the following documents:

- a. Balance sheet and income statement
- b. A summary of the most recent annual audit
- c. Internal Revenue Service Form 990

In accordance with Section 91.310 of Texas Credit Unions Law & Regulations, an annual report will be available to all members before the credit union's annual meeting. The report will include the following:

- a. Names and dates of expiration of the terms of office for each director.
- b. Names of any honorary or advisory directors appointed by the board.
- c. Description of any changes since the last report to the credit union's management staff, bylaws or articles of incorporation, financial condition and operating results and membership size and services offered.
- d. Credit union's year end balance sheet and income/expense statement.

Approved by Board of Directors: March 29, 1990; revised December 16, 1993 and October 19, 2011