



January 15, 2010

Annual General Body Meeting

Dear Members:

We are pleased to inform you that Our Credit Union has reached its 28th anniversary. Our next Annual General Body Meeting is scheduled to be held on Saturday, March 13, 2010, at Village Hall, 11920 S. Hwy 6 Suite. # 1200, Sugar Land, Texas 77498 at 8:30 PM (sharp). The term of (3) three Board of Directors is expiring this year. An Election Committee has been formed to conduct the necessary procedures to fill the vacancies. The names & addresses of the Election Committee members are as follows:

Nooruddin Khawja

5534 Dawnington Place
Sugar Land, TX 77479
Cell: (832) 419-7071
Fax: (281) 565-1141

Email: noorkhawja@hotmail.com

Ruknuddin Momin

6414 Walston Bend Dr.
Sugar Land, TX 77479
Cell: (281) 914-2106
Fax: (281) 894-7538

Email: ruknuddinm@yahoo.com

Riyaz Maknojia

1275 El Camino Village Dr.
Houston, TX 77058
Cell: (281) 850-8775
Fax: (281) 480-7813

Email: riyazraj@hotmail.com

Nomination forms and election guidelines on Director's Qualifications and other requirements are available on our website www.pmcuonline.org or you may request a copy from Pioneer Muslim Federal Credit Union's (PMFCU) office. If you are interested in serving as a Board of Director, please complete the nomination form (*Director Application & Agreement to Serve*) and mail it to one of the above Election Committee members on or before Tuesday, February 16, 2010 by 7:00 PM. Please review the Director's Qualifications and other requirements to determine your eligibility as a Board of Director. **Please do not mail or fax the Nomination forms to the Credit Union Office.**

Sincerely,

Zulfiqar Mohammed

Secretary

ELECTION COMMITTEE 2010



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DIRECTOR'S QUALIFICATIONS AND OTHER REQUIREMENTS

PMFCU is rapidly growing financial institution. It requires a team of talented and knowledgeable directors to strengthen its financial growth. To meet this challenge, the PMFCU Board of directors asks members with leadership qualities, dynamic personality and problem solving attitudes to come forward and serve the community

1. **Qualification:**

- (a) Member must fill out and return the nomination form to the Election Committee in person or by mail on or before **February 16, 2010**.
- (b) Member must have attained the age of 25 as of January 1st 2010.
- (c) Member must be with the Credit Union at least 1 year as of January 1st 2010.
- (d) Member must be regular in his/her loan payments and must not have more than 2 delinquencies in last 2 years.
- (e) Member must not have been required forcibly to pay off any loan in last 3 years.
- (f) Member must not be a director or at any managerial position with any other Credit Union or financial institution which would create a conflict of interest.
- (g) Member who has incurred any financial loss as a borrower or guarantor to the Credit Union will not be eligible.

2. **Withdrawal:**

- (a) Any nomination withdrawal shall be made in writing and it shall not be reinstated. Last date to withdraw the nomination will be **Tuesday, February 23, 2010 by 5:00 PM**. If any member withdraws the nomination and then decides to have it reinstated, may do so by filing a new nomination form before **February 16, 2010** deadline.

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Director Application and Agreement to Serve



Member Account #: _____

Applicant's Name: Mr. Ms. _____
Last First Middle

Home Address _____
Street City State Zip Code

Phone (____) _____ (____) _____ (____) _____
Residence Business Cell

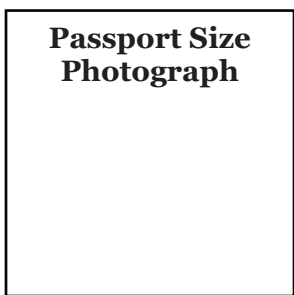
Email _____ (____) _____
Fax

Current Employer: _____ Position: _____

Type of Business: _____ Date of Employment: _____

List any other positions, directorates, or offices held in the past five (5) years:

Date	Position	Organization



Educational Background:

High School graduate? Yes No College graduate? Yes No

School and major field of study: _____

List any other relevant training or educational accomplishments:

List any membership(s) in professional societies and associations:

List all financial institutions of which you have been or are currently an official, employee, director, or committee member and include dates.

The following questions address the minimum qualification requirements of Commission Rule 91.501(b):

- 1) Have you ever been denied fidelity bond coverage, had bond coverage cancelled or revoked, or been notified that you are not eligible to obtain bond coverage? Yes No
- 2) Have you ever had a judgment issued against you in a civil action based upon grounds of fraud, deceit or misrepresentation? Yes No
- 3) Have you ever caused this credit union to suffer a financial loss? Yes No
- 4) Have you ever been removed from office by any regulatory or governmental agency while acting as an officer, agent, employee, consultant, or representative of any financial institution? Yes No
- 5) Have you ever been personally subject to an operating directive for cause while serving as an officer, director, or senior executive management personnel of any financial institution? Yes No
- 6) Have you ever caused or participated in an activity that resulted in the suspension or revocation of a financial institution's certificate of incorporation, or authority or license to do business? Yes No
- 7) Have you ever been convicted of any criminal offense involving dishonesty or a breach of trust? Yes No
- 8) Are there any legal or administrative proceedings pending against you? Yes No

If you answered "yes" to any of the preceding questions, please attach a separate sheet that provides additional information regarding the circumstances.

To facilitate the process of obtaining a background check, please provide the following information:

- Date of Birth _____ Place of Birth _____
- Any other names you have used _____
- Previous addresses during the past 5 years _____

Certification and Agreement to Serve

I certify that the information provided on this form is true and correct. If elected or appointed to office, I pledge to carry out my duties and responsibilities commensurate with said office(s) as promulgated by the Texas Finance Code, NCUA Rules & Regulations and bylaws of this credit union. I authorize the credit union to obtain a credit report and other information necessary to complete a background check.

Signature

Date