

WEBSITE STATEMENT FOR MEMBER ACCESS TO CREDIT UNION RECORDS

The Texas Administrative Code, Title 7, Part 6, Chapter 91, Subchapter C, Rule §91.315 Members' Access to Credit Union Documents, provides the membership access to certain credit union documents. The LCRA Credit Union Board of Directors has appointed the President as the contact person to receive requests from members who want to view certain credit union documents

DOCUMENTS AVAILABLE TO MEMBERS

Upon request, a member is entitled to review or receive a copy of the most recent version of the following credit union documents:

- 1) Balance sheet and income statement (non-confidential pages of the latest call report may be given to meet this requirement).
- 2) A summary of the most recent annual audit completed in accordance with §91.516 of Chapter 91 of the Texas Administrative Code, relating to Audits and Verifications.
- 3) Written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies and copies thereof.
- 4) Internal Revenue Service Form 990.

INSPECTION PROCEDURES

- 1) The individual requesting access to credit union documents must be a member of the credit union.
- 2) It is the policy of LCRA Credit Union to require the member to provide their request in writing and state which documents the member is requesting to view or receive a copy. The credit union shall maintain the written requests for recordkeeping purposes.
- 3) LCRA Credit Union will respond to the member's request within 14 days of receiving the request to access credit union documents.
- 4) Member inspection rights under this section are in addition to any other member inspection rights afforded by the credit union's charter or bylaws or other state and federal laws or regulations.

CONFIDENTIAL BOOKS, RECORDS, AND MINUTES

Members do not have the right to inspect any portion of the books, records, or minutes of LCRA Credit Union if:

- 1) State and/or Federal law or regulation prohibits disclosure of that portion.
- 2) The publication of that portion could cause the credit union predictable and substantial financial harm.
- 3) That portion containing nonpublic personal information as defined in the Gramm Leach Bliley Privacy Act, and NCUA Regulation §716.3 (dealing with member privacy and the disclosure of information) would constitute a clearly unwarranted invasion of personal privacy of employees or officials.

COSTS

The credit union may charge members the direct and reasonable costs associated with search and duplication. The credit union will not charge for other costs, including indirect costs or attorney's fees.

Contact Us

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