



John F. Howes

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Member Since: 2006

Residency: Vancouver, WA

Employment Status: Full-time

Education: New York University – B.A. liberal arts; Florida International University – accounting; University of South Florida – graduate-level tax courses

Employment History: Manager of Internal Audit, Eastern Financial Federal Credit Union; 1978-82; Partner, Smith, Howes and Company CPAs; 1985-93; **President/CEO**, RTO Inc.; 1991-2002; **Principal**, John F. Howes, CPA; 1995-2006

Community/Volunteer Services: Board Member/ Treasurer, Washington Public Campaigns – 2005-06; Founder/Treasurer, Democracy for Vancouver – 2004-06; Chair, 17th Legislative District Democrats – 2004-05; Precinct Committee Officer, Democratic Party – 2004-06; Treasurer, Vancouver for Peace – 2003-06

● My Learning Experiences ●

● I have been a credit union member since Eastern Airlines Federal Credit Union hired me almost 30 years ago. This credit union is now Eastern Financial Florida Credit Union. At the time I was hired, this credit union was approximately the same size as the current Columbia Credit Union. I was originally hired in the accounting department and rotated through all five of the positions there. I was promoted to Manager of Internal Audit. In that position, I audited the various departments within the credit union, was liaison to the outside auditors, Price Waterhouse, and assisted federal examiners. I reported directly to the President, the Board of Directors and the Supervisory Committee.

● I left the credit union to work in a CPA firm and eventually became a founding partner in my own firm. My firm was engaged as the external auditor for FAA Federal Credit Union. This allowed me to develop processes to analyze the operations of a credit union from an outside auditor perspective.

● My in-depth credit union experience has given me an appreciation for the democratic principles that credit unions are founded upon and some of the pitfalls that can occur. I have seen a lack of accountability. I have seen the desire to hide profits rather than return them to the member-owners. I have seen wasted resources and overexpansion of facilities. But, I have also seen how credit unions can provide the finest financial services at the lowest cost.

● Candidate Statement of John F. Howes, CPA ●

● I believe in the credit union business model and how the model can be operated both “for profit” and “for the people”. My goals, as a Board Member for Columbia Credit Union, are to ensure the credit union operates both for profit and for the people in a democratic, open and ethical manner. With intense competition from Internet banking, the PRIMARY factor that makes one financial institution stand out from the crowd is how it treats its customers. Credit unions have a higher standard to meet because their customers are also their owners. I want to participate in helping Columbia Credit Union be the best it can be, and to provide the lowest possible fees and pay the highest rates. That’s what Credit Unions are for.

● I will work towards increasing the powers of the owner-membership in the governance of CCU. One way to do this is to make it a requirement that owner-members vote on bylaw changes. I will also seek to increase the level of communication of CCU management with its member-owners. One of the ways to do this is advocating for a member “weblog” on CCU’s website where the members can interact with each other and share ideas and suggestions for changes with CCU management.

● **Why am I running for the Board of Directors?** I remember when my credit union had free checking and all the banks were charging fees. I remember when my credit union had the best auto loan rates. I remember when my credit union paid interest on my checking account when most banks did not. I remember when my credit union had free ATM machines when the banks charged for this service. I remember when my credit union had low and no closing cost, low rate second mortgage loans when banks charged excessive fees. In every instance, my credit union was better than a bank. Back then, it was a “no-brainer” to choose my credit union over a local bank. Can we say this about Columbia Credit Union today?

A vote for me is a vote for an experienced professional who understands the financial and regulatory aspects of credit unions and for a motivated individual who will stand up for the best interests of the member-owners of Columbia Community Credit Union using democratic and cooperative principles.