

2/1994

**ASSOCIATED SCHOOL EMPLOYEES CREDIT UNION**  
**2025 Application for Nomination to the Board**  
**of Directors**

**CANDIDATE PROFILE**  
Please Type or Print

Name: Alfred (Fred) Owens  
(As it will appear on the ballot)

Street Address: 5929 Herons Blvd

City: YOUNGSTOWN State: OH Zip: 44515

Home Phone: 330-~~559~~ 792-5557 Cell Phone: 330-559-8888

Email Address: fowens@ysu.edu

In 125 words or less of narrative (non-bullet text), provide the information you wish to appear on the Candidate's Profile that that will accompany the ballot (e.g. biographical information, experience, priorities for the Associated School Employees Credit Union). Use the space below and attach additional page(s) if necessary.

I work well with executive and other staff, helping all to collaborate to achieve key goals. and, of course, I advocate the financials/interests of ASECU members. Among those goals are operating in good practice with regulators and auditors, achieving a generous return on investment for members, and keeping current with technology practices in the industry.

By signing below, I am applying for a position on the ASECU ballot for the Board of Directors; and agree to serve if elected. I understand and agree that my appearance on the ballot is determined by the Nominating Committee, and that their decision is final. I acknowledge that I have read and understand the qualifications to serve as a credit union director, and attest that I meet those qualifications to the best of my knowledge. Additionally, I understand that investigative inquiries will be conducted to ascertain my character and verify my eligibility. I consent to all necessary inquiries including, but not limited to, my credit and account standing through consumer reporting agencies, personal, education and professional history, criminal history, and records regarding convictions and litigation. I authorize all persons or companies to provide information they may have about me, and further release all parties from any possible damages resulting from disclosing such information with or without prior written notice to me. I further authorize for the credit union to publicize the information provided in my Biography Questionnaire, in a format and media the Credit Union may deem appropriate, including paper, newsletter, website, email and electronically.

Alfred Owens  
Signature of Candidate

9/20/24  
Date

**Applications and Questionnaires must be received or postmarked by the end of business on September 25, 2024. Applications will only be accepted when mailed to the address below. Sorry, walk-in applications cannot be accepted.**

### As an individual Board Member

- Attend monthly board and committee meetings, annual and special membership meetings, and periodic planning and strategy meetings.
- Read/evaluate monthly financial reports and other board materials before meetings.
- Provide input and participate in decisions of the Board.
- Represent the Credit Union to the community.
- Represent and promote the Credit Union and its services to its members and potential members.

## Candidate Biography Questionnaire

**PLEASE READ:** The information on this Questionnaire is used to construct the biography page that will accompany credit union ballots. Be as thorough as possible including all relevant dates. Your completion of this form constitutes your consent to use the information on this form, in whole or in part, to complete and disseminate your biography in any form including paper, email, website or electronic. The credit union reserves the right to edit the information for space and content. NOTE: You may use the back of this form, or a separate page, if additional space is needed to answer any question below.

Name: Alfred (Fred) OWENS

Education: PLD

Employer (or former employer if retired): YSU

Job Title: Professor - Emeritus Number of years employed: 50

1. Describe any of your financial related experiences.

PLEASE SEE ATTACHED  
EDIT AS NEEDED

2. List any current (past 5 years) community affiliations, groups, clubs, etc. including years of service and board/leadership experiences.

3. Describe one project in which you worked with a group of people to accomplish a particular goal. What role did you play?

**Fred Owens, PhD**  
**Professor Emeritus**  
**Williamson School of Business**  
**Youngstown State University**

**Fred Owens** has been Professor of Business and Program Head of Telecommunication Studies at Youngstown State University for the past 50 years (until his retirement in September, 2021). He has twice been named Distinguished Professor of YSU (for excellence in teaching and community service) and visiting professor by the National Academy of Television Arts and Sciences Foundation in 2007. He received the Stephan H. Coltrin Award for Excellence in Communication Education from the International Radio and Television Society Foundation and the Watson Merit Award from YSU. He served as chairman of the YSU Department of Communication from 1983 until 1998. Prior to that he held various teaching positions, and throughout his career he worked in commercial television as a producer/director. He has authored textbooks and research articles in the communication and organizational behavior fields. He was a founding advisor to the creation of Western Governors University in 1997. Fred received his PhD in organizational behavior and leadership, having studied with John Child of the Aston Business School (Manchester), a Master of Arts in Telecommunications, and a Bachelor of Arts in communication.

His teaching activities have focused on basic media courses as well as advanced television production, community leadership and organizational development. One recent development project has been Homework Express, a live TV show aimed at helping middle- and high school students learn math. Homework Express served as a community service for students, teachers and caregivers, a promotional tool for the university and its programs, and a teaching/learning vehicle for students in YSU's media courses. Homework Express has been nominated twice for the Emmy Award, and it won the national Festival of Media Arts at the National Association of Broadcasters convention in Las Vegas. He also led a faculty team to create a new Major in Sports Broadcasting and a weekly television program celebrating Youngstown's arts and entertainment corridor, Light the Wick. He served as Telecommunications Team Leader for the Ohio Board of Regents' Articulation and Transfer Advisory Council from 2010 until 2021. He has taught undergraduate and graduate courses in management, organizational design, strategic planning, corporate and public policy making, finance, interest-based bargaining, corporate media relations, and more.

He has served as impresario for audio theater productions, including the branded Good Humor Radio Hour.

Fred has participated in and supervised major strategic planning projects and communication audits. For example, he authored YSU's first Strategic Plan in 1993, supervised North Central accreditation visits, oversaw National Association of Schools of Theater accreditation, and guided the creation and implementation of "Austintown 20/20 – a community vision plan." He has consulted to media companies on their strategic planning processes. He has served on the administrative bargaining team to implement the Interest-based Bargaining Model for the YSU-OEA collective agreement. And he served as proxy board member of Western Reserve Public Media.

Fred has been active in community service. He is a board member of ASECU and a member of the Board of Supervisors of Mahoning Soil and Water Conservation District. He

has been President and Foundation board chairman of Rotary Club of Youngstown (#137, District 6650) and Division I Assistant Governor. He is a Paul Harris Fellow. He served as the president of the Austintown Growth Foundation (a community development association). He has served on corporate/community boards, including the community advisory board of the Salvation Army, the American Diabetes Association, and the Forum Health Community Board. He collaborated with the Youngstown Area Arts Council to produce Walk on Wick, and he coordinated production with the Youngstown-Warren Regional Airport, the United States Air Force, and Rotary of Youngstown two successive Youngstown Air Show events. He has raised many thousands of dollars through corporate underwriting, foundations, and individual contributions – both for YSU programs such as Homework Express and for various community projects. He has supervised and judged competitive forensics at the university and secondary levels. He was inducted to the Austintown Hall of Fame by the Austintown Growth Foundation in 2016.

Fred Owens and wife Dawn live in Austintown.

September 20, 2024

# Background Report

*Confidential*

ALFRED W OWENS  
XXX-XX-2471  
CID - 297670834

ASSOCIATED SCHOOL EMPLOYEES CR  
Attn: ROBYN DAROCHA  
1690 S CANFILED NILES RD  
YOUNGSTOWN, OH 44515

Account No: 028416

If you are a First Advantage Consumer

Please contact the First Advantage Consumer Center at:  
1-800-845-6004 Toll Free (within the U.S.)  
+1 971-280-8128 Toll Number (outside the U.S.)  
Or visit <http://fadv.com/our-company/contact-support.aspx> for local contact details  
Please contact the WEST COVINA EMPLOYMENT SERVICE CENTER at:  
(800)888-5773 (outside North America +1 971-280-8128)

First Advantage Customers

**Caution to Customer:** Under the terms of the service agreement, this report is delivered with the understanding that the recipient client will hold the same in strict confidence and not disclose it to third parties and furthermore is to be used only for the purpose indicated in the Client's agreement for service, i.e. employment/volunteer/or resident/tenant screening purposes. This report and information provided therein is strictly confidential as it contains personal and sensitive information of the consumer/applicant/candidate/employee and must be utilized solely for the business purposes consistent with the declared purpose in the service agreement and is not to be used by the client or third parties for any other purposes. Client agrees to abide and comply with all applicable laws in connection with this report including data privacy, data protection laws and other similar applicable regulations.

First Advantage is not the source of the data provided in this report in that the data is collected by First Advantage from third party data sources such as public records held in governmental databases or courthouses, schools, colleges, universities, company officials, or third party proprietary databases etc. Accordingly First Advantage does not warrant the accuracy of the information provided by those third parties and expressly disclaims any and all liability for any and all claimed losses, damages, expenses including attorney fees and costs incurred as a result of reliance upon the content of this report.

For US-based Clients or Clients obtaining reports on US residents: Client certifies that it has complied with the Fair Credit Reporting Act (FCRA) and that it has provided a clear disclosure in compliance with the FCRA to the consumer/applicant/candidate/employee and obtained consent and authorization from the consumer/applicant/candidate employee in order to receive this report. If the client intends to take adverse action based in whole or in part on the contents of this report, the client must provide the consumer with a copy of the report, a summary of consumers rights as prescribed by FCRA section 1681g(c)(3) and a copy of any applicable state law rights, if required before taking any action, wait a reasonable period of time for the consumer to dispute any inaccurate information and then can take adverse action. First Advantage has provided your company with copies of the CFPB Summary of Rights for this purpose.

For California based Clients or Clients obtaining reports on California residents: In California an investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

**General Consumer Information**

**Consumer's Name** ALFRED W OWENS

2025BOD2

**Client Name** ASSOCIATED SCHOOL EMPLOYEES  
CR

**Client ID** 028416

**Client Representative** ROBYN DAROCHA

The following consumer information was used in the production of this report:  
Last Name, First Name, Middle Name, SSN, Date of Birth, Address

**SSN** XXX-XX-2471

**Address** 5929 HERONS BLVD  
YOUNGSTOWN, OH 44515

**Date of Birth** 06/Jul/XXXX

**Other Names**

Not Provided

Information Regarding this Order:

**Position Applied For**

**Date Ordered** 07/Oct/2024 02:04:32 PM

**Background Check Completion Date** 07/Oct/2024 05:44:11 PM

**Report Last Updated on** 07/Oct/2024 05:44:11 PM

**Date Report Printed** 09/Oct/2024 08:51:24 AM

**Report ETA** 08/Oct/2024

**Self-Disclosed Criminal History**

None

All timestamps represent US Eastern Time

Note that different elements were searched and completed at different times from the start of the order - please refer to the timestamp associated with each element.

**First Advantage Background Report Summary**

**Consumer's Name** ALFRED W OWENS

**Date Ordered:** 07/Oct/2024 02:04:32 PM

**Background Check Completion** 07/Oct/2024 05:44:11 PM

**Date:**

**Score Result** BASED ON YOUR CRITERIA, THE OVERALL CASE SCORE IS

**Package Name: VOLUNTEER**

Package Searches Ordered	Status	Review	Score
First Advantage National Criminal File Plus	Complete	No	
First Advantage National Criminal File Plus YOUNGSTOWN, MAHONING, OH	Complete	No	
Felony Including Misdemeanor Or Other	Complete	No	
Felony Including Misdemeanor Or Other YOUNGSTOWN, MAHONING, OH	Complete	No	
Global Sanction Search	Complete	No	
First Advantage Global Sanction Search	Complete	No	
Credit Report	Complete	No	
Credit Report	Complete	No	

**Additional Searches Ordered**

NONE

\* Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.

\*\* Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.

\*\*\* This product has been blocked from delivery due to compliance related restrictions.

\*\*\*\* Criminal Background Check to be completed after all other elements are completed as per customer's instructions for compliance with NYC Fair Chance Law.

<b>First Advantage National Criminal File Plus YOUNGSTOWN, MAHONING, OH</b>		<b>Status: Complete</b>
<b>Date Completed: 07/Oct/2024</b>		
<b>Record Source</b>	DATABASE SEARCH	
<b>Search Results</b>	No Record Found	
<b>Search Type</b>	First Advantage National Criminal File Plus Search	
<b>Date of Search</b>	07/Oct/2024	
<b>Address Covered</b>	5929 HERONS BLVD	
<b>Address City Covered</b>	YOUNGSTOWN	
<b>Address County Covered</b>	MAHONING	
<b>Address State Covered</b>	OH	
<b>Address Zip</b>	44515	
<b>Given Name Searched</b>	ALFRED W OWENS	
<b>Developed Name Searched</b>	ALFRED OWENS	
<b>Order Process History</b>		
<b>Date</b>	<b>Description</b>	
07/Oct/2024 02:04:32 PM	Record Ordered.	
07/Oct/2024 04:19:47 PM	Search In Progress.	
07/Oct/2024 04:19:47 PM	Record Judged.	

<b>Felony Including Misdemeanor Or Other YOUNGSTOWN, MAHONING, OH</b>		<b>Status: Complete</b>
<b>Date Completed: 07/Oct/2024</b>		
<b>Record Source</b>	MAHONING COUNTY COMMON PLEAS COURT	
<b>Search Results</b>	No Record Found	
<b>Search Type</b>	FELONY INDEX SEARCH INCLUDE MISDEMEANORS	
<b>Date of Search</b>	07/Oct/2024	
<b>Search Period</b>	09/23/2017 - 09/23/2024	
<b>Address Covered</b>	5929 HERONS BLVD	
<b>Address City Covered</b>	YOUNGSTOWN	
<b>Address County Covered</b>	MAHONING	
<b>Address State Covered</b>	OH	
<b>Address Zip</b>	44515	
<b>Location</b>	120 MARKET ST YOUNGSTOWN MAHONING COUNTY	
<b>Given Name Searched</b>	ALFRED W OWENS	
<b>Source Status History</b>		
<b>Status Date</b>	<b>Description</b>	
07/Oct/2024 02:04:39 PM	Search in progress. Estimated completion by 10/08/2024	
<b>Order Process History</b>		
<b>Date</b>	<b>Description</b>	
07/Oct/2024 02:04:32 PM	Search In Progress.	
07/Oct/2024 02:04:34 PM	Search In Progress.	
07/Oct/2024 03:36:46 PM	Record Judged.	

<b>First Advantage Global Sanction Search</b>		<b>Status: Complete</b>
<b>Date Completed: 07/Oct/2024</b>		



<b>Record Source</b>	FIRST ADVANTAGE GLOBAL SANCTIONS DATABASE
<b>Search Results</b>	No Record Found
<b>Search Type</b>	FIRST ADVANTAGE GLOBAL SANCTION SEARCH
<b>Date of Search</b>	07/Oct/2024
<b>Search Period</b>	09/23/2017 - 10/07/2024
<b>Location</b>	CONCOURSE PKWY ATLANTA FULTON COUNTY
<b>Given Name Searched</b>	ALFRED OWENS
<b>Developed Name Searched</b>	ALFRED OWENS
<b>Source Status History</b>	
<b>Status Date</b>	<b>Description</b>
07/Oct/2024 02:04:38 PM	Search in progress. Estimated completion by 10/08/2024
<b>Order Process History</b>	
<b>Date</b>	<b>Description</b>
07/Oct/2024 02:04:32 PM	Search In Progress.
07/Oct/2024 02:04:33 PM	Search In Progress.
07/Oct/2024 05:44:11 PM	Search In Progress.
07/Oct/2024 05:44:11 PM	Record Judged.

<b>Credit Report</b>		<b>Status: Complete</b>	
<b>Date Completed: 07/Oct/2024</b>			
CONSUMER CREDIT INFORMATION IN THIS REPORT OBTAINED FROM : EQUIFAX			
<b>IDENTIFICATION INFORMATION</b>			
<b>File Date</b>	2024-10-07	<b>File Since</b>	1986-07-02
<b>Applicant Provided SSN</b>	XXX-XX-2471	<b>SSN Match</b>	YES
<b>Inquiry SSN Issued Date</b>	1962-00	<b>Inquiry SSN Issued State</b>	OH
<b>File Activity Date</b> 2024-09-25			
<b>SUBJECT NAME</b>			
ALFRED W OWENS 2			
<b>CURRENT ADDRESS</b>			
5929 HERONS BLVD, YOUNGSTOWN, OH. 44515		<b>First Reported</b>	<b>Last Reported</b>
		2020-03	2024-09-10
<b>FORMER ADDRESS (ES)</b>			
5276 S SARATOGA AVE, YOUNGSTOWN, OH. 44515		2002-01	2024-09-25
3856 ROBERT FROST DR, YOUNGSTOWN, OH. 44511		1987-08	2005-11-22
<b>IDENTITY SCAN WARNING</b>			
Identity Scan did not detect any alerts			
<b>REPORT SUMMARY</b>			
<b>PUBLIC RECORDS:</b>	0	<b>COLLECTIONS:</b>	0
		<b>ACTS:</b>	6
		<b>HIGH CREDIT RANGE:</b>	\$61 - \$212200
<b>MOP RATES:</b>			
Too new to rate; Approved but not used	0	Pays account as agreed	6
Not more than two payments past due	0	Not more than three payments past due	0
Not more than four payments past due	0	At least 120 days or more than four payments past due	0
Collection account	0	Included in Chapter 13	0



ACCT STATUS: Paid and Closed      CHARGE OFF      \$0      BALLOON AMT: \$0  
 30 DAY DEL:      AMT:      60 DAY DEL:      90 DAY DEL:  
 PYMT HST: 11\*      60 DAY DEL:      90 DAY DEL:  
 FIXED RATE

CREDITOR      PORTFOLIO  
 NAME:      MACYS/DSNB      MEMBER NUM: 636DC26977      TYPE:      Revolving  
 DATE RPTD: 2019-12-10      DATE OPENED: 2016-09-08      DATE CLOSED: 2019-05  
 ECOA:      Individual Account      RATE /      Pays account as      DFD/DLA:      2016-10  
 STATUS:      agreed  
 HIGH CREDIT: \$61      CREDIT LIMIT: \$1000      BALANCE AMT: \$0  
 PAST DUE AMT: \$0      LAST PYMT: 2016-10      MAJ DEL:  
 ACCT TYPE:      ACT PYMT: \$0      SCH PYMT: \$0  
 ACCT STATUS: Paid and Closed      CHARGE OFF      BALLOON AMT: \$0  
 AMT:      90 DAY DEL:  
 30 DAY DEL:      60 DAY DEL:      90 DAY DEL:  
 PYMT HST:      EEEEEEEEE\*\*\*\*  
    /\*\*\*\*\*  
 ACCOUNT CLOSED BY CREDIT GRANTOR

CREDITOR      PORTFOLIO  
 NAME:      JPMCB AUTO FINANCE      MEMBER NUM: 404BB01370      TYPE:      Installment  
 DATE RPTD: 2017-05-15      DATE OPENED: 2015-07-14      DATE CLOSED: 2017-05  
 ECOA:      Joint Account      RATE /      Pays account as      DFD/DLA:      2017-05  
 STATUS:      agreed  
 HIGH CREDIT: \$19929      CREDIT LIMIT: \$0      BALANCE AMT: \$0  
 PAST DUE AMT: \$0      LAST PYMT: 2017-05      MAJ DEL:  
 ACCT TYPE:      ACT PYMT: \$9497      SCH PYMT: \$0  
 ACCT STATUS: Paid and Closed      CHARGE OFF      BALLOON AMT: \$0  
 AMT:      90 DAY DEL:  
 30 DAY DEL:      60 DAY DEL:      90 DAY DEL:  
 PYMT HST:

**MESSAGES**

ADDRESS DISCREPANCY- NO SUBSTANTIAL DIFFERENCE OCCURRED

**CONSUMER STATEMENT**

EMPLOYER: BEFORE TAKING ADVERSE ACTION IN AN EMPLOYMENT DECISION BASED ON A PERSONA REPORT, THE FCRA REQUIRES YOU TO PROVIDE THE CONSUMER WITH A COPY OF THEIR CONSUMER REPORT, ALONG WITH A WRITTEN DESCRIPTION OF THE CONSUMER'S RIGHTS UNDER THE FCRA. THIS NOTICE OF RIGHTS WAS UPDATED IN SEPTEMBER 2018 - PLEASE DOWNLOAD THE UPDATED NOTICE AT <https://www.consumerfinance.gov/learnmore>

**CONSUMER ASSISTANCE CONTACT**

EQUIFAX INFORMATION SERVICES LLC : P O BOX 740241 , ATLANTA, GA 30374-0241, 800-685-1111

**Order Process History**

Date	Description
07/Oct/2024 02:04:32 PM	Search In Progress.
07/Oct/2024 02:04:33 PM	Record Judged.

ANS BLVD  
4515

NOMINATING COMMITTEE

ASECU

PO Box #4755

Yonkers OH 44515

