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(a) Required Notice. Every credit union shall provide notice to its membership of the availability of certain documents related to the credit union's finances and management.

(b) Delivery of Required Notice. A credit union shall post a copy of the required notice on its website throughout the year. The notice required by this section shall be published in the credit union's newsletter twice a year. If a credit union does not maintain a website and distribute a newsletter at least semiannually, the credit union shall provide the notice at least semiannually with each member's account statement.

(c) 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 (the 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 this chapter (relating to Audits and Verifications);

(3) written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof; and

(4) Internal Revenue Service Form 990.