

Mark your calendar now for your credit union's 2023 Annual Meeting. We will talk about the financial status of the credit union and goals for the upcoming year. We will also hold elections for the 2023 Board of Directors. This important distinction makes your credit union different from banks and other for-profit financial institutions. Our governing body (Board of Directors) is democratically elected by you, our members. They volunteer their time to help guide our primary mission of providing a wide range of not-for-profit financial services. We return the income made from our services directly to our members in the form of better interest rates on savings and lower interest rates and fees on loans.

Come be a part of this important occasion. For more information, call your credit union or visit our Web site.

As a member-owner, you're cordially invited to join your fellow members at the credit union's annual meeting. This meeting is your opportunity to learn about how your credit union is doing and what's planned for the coming year. It's a chance to visit with your co-owners, including the board of directors and credit union staff as well as enjoy refreshments. The annual meeting is a

credit union tradition and one of the key differences between the credit union and other financial institutions, where only the stockholders are welcome. So, make plans now to attend. We hope to CU at the annual meeting scheduled for March 15th at City of Valley Lakeview Facility at 12:15 EST. Our lobby will close at 12:00.

The following individuals have been nominated to fill expired terms or vacated positions:

<u>Name</u>	<u>Board Slot</u>	<u>Term</u>
Nancy Hamilton	2	2026
Gwen Harris-Brooks	6	2026

Nomination may not be presented from the floor of the meeting; however, nominations can be accepted by petition signed by a minimum of 31 members filed by the nominating committee chair at least 40 days prior to the above meeting date. A statement of qualifications and biographical data must be submitted for each nominee by petition and sent to: Vivian Nelloms, CFCU P.O. Box 8 Valley, AL 36854.