

**CONSUMERS COOPERATIVE ASSOCIATION**  
**1075 Tri-State Parkway, Suite 850, Gurnee IL. 60031**  
**FORTY-EIGHTH ANNUAL MEETING NOTICE**



Meeting: Wednesday, March 14, 2018  
Holiday Inn Gurnee Convention Center  
6161 West Grand Avenue, Gurnee, IL. 60031

Dinner begins at 6:30 p.m.

Tickets: Tickets for the Annual Meeting and dinner are now available for \$15.00 each at the teller lane at the Consumers Credit Union Service Centers. Tickets will be sold on a first-come first-served basis. Tickets cannot be held to be picked up at the meeting.

Registration: The election of three directors will take place during the meeting. Information about the candidates is below. Five candidates are running; the maximum for which you may vote for is three.

Voting: Consumers Cooperative Association (CCA) serves as the "Common Bond" for Membership at Consumers Credit Union (CCU).

Each Credit Union Member is entitled to ONE vote in the election of the board of directors at the Annual Meeting. There are a total of nine Directors of which the Membership elects one third (1/3) of the Board each year for a three-year term at the Annual Meeting. There is no Proxy voting or voting by mail.

The procedure for voting will be explained during the meeting before balloting begins. CPA firm, WIPFLiLLP will count the ballots. The three Candidates with the highest number of votes will be notified to attend a special meeting to organize the new Board.

Reports: Consumer's Credit Union's 2017 Annual Report will be distributed at the meeting.

Consumers Cooperative Association was organized in 1970 and serves as the  
"Common Bond" for Membership at Consumers Credit Union.

**[www.myconsumers.org/about-us/consumers-cooperative-association](http://www.myconsumers.org/about-us/consumers-cooperative-association)**

**CONSUMERS COOPERATIVE ASSOCIATION**  
**1075 Tri-State Parkway, Suite 850, Gurnee Il. 60031**

Nominees: The following are a list of applicants, including incumbent candidates, interested in residing for a three-year term on the Consumers Cooperative Association Board of Directors for 2018

**Jyotin Adhvaryu**

I have been a long time member of Consumers, and would like to help our community and members by serving on the board. I am retired and can commit 200% to help the board any way I can.

**Christopher Devaney**

I am a long time member of Consumers Credit Union, a proud American Veteran, property owner, landlord and retiree. I hope that given the opportunity to become part of the Consumers Cooperative Association Board I can contribute by working to enhance awareness of the Association.

**Fritz Kraus, Incumbent**

I am a retired teacher and local businessman. A long term member of Consumers Co-op and served the Assoc. in the past for many years and again currently for several years, with the goal of making the Association better than ever before.

**Julie Jenkins, Incumbent**

I have been a CCU member for over 25 years and served on the CCA board this past year completing a term that became vacant. My previous experience includes serving as school board President at St. Catherine's School in Glenview, IL. I served on the CCA Scholarship Committee this past year, and feel I can continue to offer insights toward improving the process.

**William Reidel**

I became a member of Consumers Credit Union in 1964. I worked at the credit union for 40 years and was President for 25 of those years. I became a charter member of Consumers Cooperative Association when it was created in 1970. I can help the Association add value for members through an improved array of discount services and informative financial seminars.

Consumers Cooperative Association was organized in 1970 and serves as the  
"Common Bond" for Membership at Consumers Credit Union.

[www.myconsumers.org/about-us/consumers-cooperative-association](http://www.myconsumers.org/about-us/consumers-cooperative-association)