

CONSUMERS COOPERATIVE CREDIT UNION ANNUAL MEETING NOTICE

Mail to:
1075 Tri-State Parkway, Suite 850 • Gurnee, Illinois 60031
Attn: Accounting Dept.

VOTING: **Wednesday, March 10, 2021**
Great Wolf Lodge Gurnee
1700 Nations Dr., Gurnee, IL 60031

Registration begins at 5:30 pm and ends at 6 pm

Please note, there will be no dinner available this year due to the Centers for Disease Control and Prevention (CDC) Coronavirus (COVID-19) restrictions.

The election of four directors will take place that evening. Information about the candidates is on the reverse side of this notice. There are twelve candidates running; the maximum for which you may vote is four.

The record date for shares eligible to be voted is January 15, 2021. Ballots will be distributed to members following registration. The ballot clerk will give you a ballot showing the number of votes to which you are entitled (one vote for every \$5 you have on deposit as of January 15, 2021, unless the account is in a name of a society, association, club, partnership, credit union, commercial, corporation or municipal) plus votes for any proxy forms you have turned in before the meeting. **The Annual Meeting will start at 6 pm and end at 7 pm.** The procedure for voting will be explained by the Chairman before balloting begins. The ballots will be counted by our CPA firm, WIPFLi, LLP. The four candidates with the highest number of votes will be notified to attend the Board Meeting on Thursday, March 25, 2021 at 6 pm to organize the new Board.

REPORTS: **Annual Reports for our 2020 business year will be distributed at the meeting.**

*John Pawlowski
James Mahnich
Proxy Committee*

CLIP AND RETURN

The undersigned does hereby constitute and appoint the Proxy Committee (comprised of John Pawlowski and James Mahnich) or * _____ as the agent of the undersigned, with power of substitution to vote, as the proxy of the undersigned, all of the shares of Consumers Cooperative Credit Union or owned by the undersigned at the Annual Meeting of the Members of Consumers Cooperative Credit Union on March 10, 2021 or at any adjournment thereof, hereby ratifying whatever said agent or his substitute may lawfully do in the premises. Signed this _____ day of _____, 2021.

REQUIRED INFORMATION

Member number (only the last four digits are required): _____

Name (please print): _____

Member's signature: _____

* Proxies that are not legible **will not be counted**. You may use the blank space above to designate an individual of your choice as your proxy agent to vote your shares. You may only designate one individual. If you do this, please try to return the proxy to the Accounting Department before March 5, 2021 if possible.

RESULTS OF THE NOMINATING COMMITTEE

— 12 NOMINEES FOR FOUR DIRECTORSHIPS —

List of Applicants, Including Incumbent Candidates, for Consumers Credit Union Board of Directors of 2021

DOUGLAS BAER, APPLICANT

Vice President Client Services

BUFFALO GROVE, IL • MEMBER SINCE 2016

As a technology industry expert with entrepreneurial leadership experience, I have guided small businesses and teams to success. A chance to make a more meaningful impact on my local community during these challenging times, while also ensuring the continued future success of Consumers Credit Union, would be a tremendous opportunity.

SPIRO GIOTIS, INCUMBENT

Executive Management

HAWTHORN WOODS, IL • MEMBER SINCE 1994

I am applying for the honor and privilege of continuing to serve on the Consumers Credit Union Board of Directors. I have served as a credit union board member for 26 years, consistently demonstrating the ability to effectively interact with others at all levels. I have a career with over 37 years of progressive experience in administering businesses, with proven expertise in planning and financial management. I hope to continue to serve the members of Consumers Credit Union.

DEMAR HARRIS, APPLICANT

Lake County Government

WAUKEGAN, IL • MEMBER SINCE 2011

I would like to align my skill sets with the vision and mission of the Consumers Credit Union Board of Directors. I believe for any banking institution to be relevant, sustainable, to expand, and be vital, they must have a policy team that is agile, flexible, and adaptive to the ever-changing economy. If elected to the Consumers Credit Union Board of Directors I promise to bring a deep commitment to contributing to the work of Consumers Credit Union as it moves forward to build a vibrant and effective workforce, while expanding its resources to ensure profitability in this ever-changing consumer ecosystem.

ROBERT HUBBERTS, INCUMBENT

Retired- Motorola Corporate VP and Director of Finance

ARLINGTON HEIGHTS, IL • ANDIGO MEMBER SINCE 1985

I can help CCU utilize the skills I learned in a 36-year career in finance and operations with the Chicago Cubs, Nokia and Motorola. I also have extensive non-profit experience; on the board of Consumers/Andigo Credit Unions, as President of FIRST Illinois Robotics, and as a volunteer consultant helping non-profits.

DR. SUDESH KANNAN, APPLICANT

Cyber Security Professional

SCHAUMBURG, IL • MEMBER SINCE 2014

I believe that credit unions will play an important role in communities as the world emerges from COVID-19. I have a great network of professionals, family and friends in my community and across the nation and world. I believe that all of us should make time for such volunteer activities.

SPIRIDOULA "LITZA" MAVROTHALASITIS, INCUMBENT

Attorney at Law

CHICAGO, IL • MEMBER SINCE 1984

CCU has been there for my life's firsts — first savings and checking, first credit card, loan for my first "fancy" car, and college scholarship to Northwestern University as the first college graduate in the family. I have been a board member and would like to contribute to CCU's sound governance.

ROSHAN PATEL, APPLICANT

Entrepreneur

SCHAUMBURG, IL • MEMBER SINCE 2014

The experience I have gained being an entrepreneur will allow me to assist the board and the committee I'm selected to represent by providing valuable input on incorporating new age technology in line with the values of the organization for a reliable and better consumer experience for CCU members.

JENNIFER RAMIREZ, APPLICANT

Reinsurance Controller

SCHAUMBURG, IL • ANDIGO MEMBER SINCE 2016

My education, experience, and designations in public and industry accounting and internal auditing would be well-suited to support the responsibilities of a Supervisory Committee member. This opportunity would also support my personal and professional development.

ADAM SMITH, APPLICANT

VP of Marketing

WILMETTE, IL • ANDIGO MEMBER SINCE 2015

The role of an organization like CCU is critical now more than ever as a non-profit that serves its local community and members. While large financial institutions have consolidated many regional banks, with the primary goal of financial returns, this has left a major gap in community-based banking and lending, which are services that are critical to the long-term success of these areas. As a volunteer board member, I feel that I can contribute to the mission of CCU, as well as help accelerate efforts around marketing and expanding membership.

DR. SCOTT THOMPSON, APPLICANT

Retired Superintendent of Schools

NORTHBROOK, IL • MEMBER SINCE 1995

Non-profit, member-owned credit unions provide invaluable financial service to many members of the community. The service is more personal and helpful, often with more supports and at a less expensive rate than traditional banks. Credit unions have a keen sense of local economy and the money circulating through the institution remains local, benefiting the communities they serve. I want to assist Consumers Credit Union to fulfill its mission and continually seek ways to enhance service to its members. I believe my previous work and board experience would put me in a position to accomplish that goal.

DAVID WEISMAN, APPLICANT

Partner - Management Consulting

CHICAGO, IL • MEMBER SINCE 2007

I joined the credit union when I was 14, and I have stayed a member because I believe in the mission of member-owned, non-profit banking institutions and their impact on the local community. I know that my skill set and experience will add value to CCU.

MICHAEL WOGELIUS, APPLICANT

Chief Technology Officer (CTO), Digital Enterprise Architect

FOX RIVER GROVE, IL • MEMBER SINCE 2015

As my original career aspirations included achieving a Ph.D. in economics, I've been seeking an opportunity such as this for some time. My experience as a member for many years has been very rewarding, and I'd like to simply contribute back to the credit union if I'm able.