

CONSUMERS CREDIT UNION ANNUAL MEETING NOTICE

MAIL TO:

300 N. Field Drive • Lake Forest, Illinois 60045 • Attn: Accounting Dept.

JOIN US: **Wednesday, March 11, 2026**
CCU Corporate Headquarters
300 N. Field Drive, Lake Forest, IL 60045

Voting and registration begins at 5:30 pm and ends at 6:30 pm

Dinner begins at 6:30 pm

TICKETS: **Tickets for the dinner will be available after February 2, 2026, for \$20.00 each.**
Tickets will be sold on a first-come, first-served basis at the teller line at our branches.
Please remember tickets cannot be picked up at the meeting.

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

The record date for shares eligible to be voted is January 17, 2026. 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 17, 2026, unless the account is in the name of a society, association, club, partnership, credit union, commercial, corporation or municipality) plus votes for any proxy forms you have turned in before the meeting. 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 three candidates with the highest number of votes will be notified to attend the Board Meeting on Thursday, March 26, 2026 at 6 pm to organize the new Board.

REPORTS: **Annual Reports for our 2025 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 Credit Union or owned by the undersigned at the Annual Meeting of the Members of Consumers Credit Union on March 11, 2026 or at any adjournment thereof, hereby ratifying whatever said agent or his substitute may lawfully do in the premises.
Signed this _____ day of _____, 2026.

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 6, 2026.**

MEET YOUR BOARD CANDIDATES:

Shaping the Future of Consumers Credit Union

Four Nominees for Three Directorships

On March 11, 2026, Consumers Credit Union members will have the opportunity to elect new leaders to the Board of Directors. This election is your chance to help guide the direction of our credit union and ensure your voice is represented.

Below is the list of applicants, including incumbent candidates, for CCU Board of Directors of 2026:

- **Alice Clements**
- **John Fiore - *Incumbent***
- **Nagesh Pillarisetti**
- **Scott Drabicki - *Incumbent***

If a member wishes to be nominated from the floor, the individual must submit a Volunteer Board Application no later than twenty-one (21) days prior to the Annual Meeting. This allows the Nominations Committee to determine if the individual meets all qualification standards established by the Board of Directors.

Please scan the QR code to view
each candidate's profile.

