

CONSUMERS COOPERATIVE CREDIT UNION ANNUAL MEETING NOTICE

Mail to:
1075 Tri-State Parkway, Suite 850 • Gurnee, Illinois 60031

- MEETING:** **Wednesday, March 14, 2018**
Holiday Inn Gurnee Convention Center
6161 West Grand Avenue, Gurnee, IL 60031
Voting and registration begins at 5:30 p.m. and ends at 6:30 p.m.
Dinner begins at 6:30 p.m.
- TICKETS:** **Tickets for the dinner will be available after February 1, 2018, for \$15.00 each.** Tickets will be sold on a first-come, first-served basis at the teller line at our Service Centers. *Please remember tickets cannot be held to be picked up at the meeting.*
- REGISTRATION:** **The election of four directors will take place that evening.** Information about the candidates is on the reverse side of this notice. There are eight candidates running: the maximum for which you may vote is four.
- VOTING:** **The record date for shares eligible to be voted is January 17, 2018.** 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, 2018, 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 procedure for voting will be explained during the meeting 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 22, 2018, at 6:00 p.m. to organize the new Board.
- REPORTS:** **Annual Reports for our 2017 business year will be distributed at the meeting.**

John Pawlowski
Scott Drabicki
Proxy Committee

Clip and Return

The undersigned does hereby constitute and appoint the Proxy Committee (comprised of John Pawlowski and Scott Drabicki) 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 14, 2018 or at any adjournment thereof, hereby ratifying whatever said agent or his substitute may lawfully do in the premises. Signed this _____ day of _____, 2018.

Required Information

Account 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 12, 2018, if possible.

RESULTS OF THE NOMINATING COMMITTEE

— 8 NOMINEES FOR FOUR DIRECTORSHIPS —

List of Applicants, Including Incumbent Candidates, for Consumers Credit Union Board of Directors of 2018

Lakeia Bluford, Applicant
Nurse/ Business Owner
Chicago, IL
Member for 2 years

"It would be such an honor to volunteer for CCU because the best thing about volunteering is the chance I get to make a real difference in people's lives. Serving as a board member would be an extremely rewarding experience and I would gain great education and knowledge."

Alice Clements, Incumbent
Computer and Financial Systems Consultant
Buffalo Grove, IL
Member for 33 Years

"As a Member for over 33 years I am honored to serve Consumers Credit Union with my financial and technical background through research and consulting experiences from the Federal Reserve Bank of Chicago, Accenture (Andersen Consulting LLP) and Loyola University of Chicago (Economics and Finance Departments)."

Thomas Ervesun, Applicant
President/Operations
Chicago, IL
Member for 1 Year

"I would like to volunteer as a board member of CCU because I want to make sure the great quality service that the credit union offers to its Members is maintained and continuously improved. I believe my experience and leadership can enable me to add value to the board."

Spiro Giotis, Incumbent
Executive Management
Hawthorn Woods, IL
Member for 23 Years

Spiro A. Giotis is President of SGA Facility Management and Consulting Services since 1993, President of Pettit National Ice Center 1995-2003, a Board Member of the Ice Skating Institute Board of Directors, Chairman of the Board of Regents of the Ice Arena Institute of Management, and an Ice Arena Management Consultant. Giotis is also a member of the U.S. Speed Skating Development Committee, Chair of the 2000 World Speed Skating Championships Organizing Committee and served on the Board of Directors of Premier Credit Union as Chair of the Supervisory Committee. Listed in "Who's Who of Executives and Businesses," Giotis was appointed by Wisconsin Governor Tommy Thompson to serve on a Strategic Development Committee for the Wisconsin State Fair Park.

Steve Hoenig, Applicant
Accountant
Mundelein, IL
Member for 25 Years

"I'm seeking a seat on the Board because my previous credit union experience and knowledge could be leveraged by the current CCU Board to enhance the strategic goals and long-term values that meet the needs of the Members as clearly stated by Your life. Our commitment."

James Mahnich, Incumbent
Marine Repair and Custom Fabrication
Lake Villa, IL
Member for 41 Years

"I truly believe in the credit union philosophy of "People Helping People" and how CCU continues to promote this. During my tenure on CCU's Board, I have been involved with our Credit Union promoting this philosophy to all our Members and our local communities. I would like to continue to be involved in the decision and growth processes that allow CCU to expand and still better serve our Members needs."

Kenneth Robinson, Incumbent
City Treasurer
North Chicago, IL
Member for 34 Years

"My experience as a member of the board for 25 plus years has allowed me to use my personal knowledge and training to help grow the credit union. I would like to continue to be a part of the credit union movement providing outstanding service to our Members."

Dr. John Schwab, Applicant
Retired Podiatrist, Elected City
Treasurer for the City of Waukegan
Waukegan, IL
Member for 48 years

"Coming from a family of long time Credit Union Members, I have belonged to Consumers for over forty-eight years, and my children are also Members. I have 18 years experience on the Board and serve as the Treasurer for the City of Waukegan. Conservative experience is important to have on the Board."