

CONSUMERS CREDIT UNION ANNUAL MEETING NOTICE

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

JOIN US: **Wednesday, March 12, 2025**
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 1, 2025, 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 four directors will take place that evening.** Information about the candidates is on the reverse side of this notice. There are ten candidates running; the maximum for which you may vote is four.

The record date for shares eligible to be voted is January 11, 2025. 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 11, 2025, unless the account is in the 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 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 27, 2025 at 6 pm to organize the new Board.

REPORTS: **Annual Reports for our 2024 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 12, 2025 or at any adjournment thereof, hereby ratifying whatever said agent or his substitute may lawfully do in the premises. Signed this _____ day of _____, 2025.

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 7, 2025 if possible.**

RESULTS OF THE NOMINATING COMMITTEE

— 10 NOMINEES FOR FOUR DIRECTORSHIPS —

List of Applicants, Including Incumbent Candidates, for Consumers Credit Union Board of Directors of 2025

WILLIAM ATTEA - INCUMBENT

To continue to serve on the CCU Board of Directors, utilizing my personal experiences with almost every service CCU provides during my approximately 45 years as a member, as well as my experiences with CCU as it has grown through several mergers, as Superintendent of the Glenview Public Schools for 24 years, and as a consultant who has been engaged by over 400 public, private and not-for-profit boards throughout the country.

NEREIDA COLE

Volunteering has been an important part of my life since childhood, and I am passionate about supporting the mission of CCU to empower members to live better. Having been a member since 1993, CCU has been an integral part of my life, not only as a financial institution but also as my first full-time job out of high school. It was there I gained invaluable financial literacy which has guided me throughout my life.

NICK ESPINOSA

As a long-term member of Consumers, I have seen the service evolve and expand. If I have the ability to help guide and advise Consumers in both customer facing matters and also apply my expertise regarding compliance for Cybersecurity standards, controls, policies and procedures for the SEC, FTC and other governing entities, I'd like to as well. Long strategic thinking requires alignment with risk and security, and I'd love to help!

MATTHEW KONICEK

As an accounting major, Eagle Scout, and dedicated community member, I am committed to serving our credit union with integrity and diligence. My financial expertise, leadership skills, and passion for community service make me an ideal candidate for this role. I appreciate your consideration.

FRANKIE MASI - INCUMBENT

My first deposit account was with the credit union, which has since provided me with financial opportunities to support many life milestones. With my financial institution experience, CPA, and the knowledge I gathered during my first term as a CCU Board member, I wish to continue serving as a volunteer to support the community and represent members' best interests.

JOSEPH RAPOSA

My career has spanned four decades in public and private sector leadership. As a Board member candidate, I offer the following experience: Cross industries operational and financial competencies. Proven record of increasing revenue, profitability and expanding operational efficiencies. MECU/CCU member for 30 years. Broad depth and utilization of CCU services. As a Board member I will seek collaboration in advancing CCU's vision and achieving future goals. I appreciate your consideration to represent you. Thank You.

MAGED RIAD

During my 20 years of CCU membership, I have relied on and became familiar with many of its products. I offer my 30+ corporate experience in management, strategy and technology to serve my CCU community members. As a technologist and strategist, I believe my background and experience will contribute to the diversity of the board and bring to the table the skills necessary to help steer our organization towards fulfilling its mission.

SABA SHIBBERU - INCUMBENT

I believe that it is important to have member-focused financial services as an alternative to commercial banks. With my educational background and work experience, I have been able to apply my skills as a Board member for the last three years, giving back to this institution that has serviced my family so well for over 20 years. I respectfully request the opportunity to continue to service.

FRANK SOYKA - INCUMBENT

I have completed five terms as a Board member and served on the finance committee as chairman. I have experience as a borrower for commercial real estate and understand the need for CCU borrowers. My business management experience contributes to the understanding of CCU's concerns for the present and the future. My continued service will be a benefit to the credit union and its members.

JOHN TUTTY JR.

I've been a CCU member since 2011. As a CPA at a global consulting firm, and with experience at PwC and a middle-market investment bank, I bring a wealth of financial expertise. My professional career began as a member service associate at a local credit union in Massachusetts. I am passionate about credit unions and aim to leverage my skills to best serve CCU members.