

CONSUMERS CREDIT UNION
ANNUAL MEETING NOTICE

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

JOIN US: **Wednesday, March 13, 2024**
Great Wolf Lodge Gurnee
1700 Nations Dr., Gurnee, IL 60031

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, 2024, 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 five 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 five.

The record date for shares eligible to be voted is January 20, 2024. 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 20, 2024, 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 five candidates
with the highest number of votes will be notified to attend the Board Meeting on
Thursday, March 28, 2024 at 6 pm to organize the new Board.

REPORTS: **Annual Reports for our 2023 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 13, 2024 or at any adjournment thereof, hereby ratifying whatever said agent or his substitute may lawfully do in the premises. Signed this _____ day of _____, 2024.

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 9, 2024 if possible.



RESULTS OF THE NOMINATING COMMITTEE

— 12 NOMINEES FOR FIVE DIRECTORSHIPS —

List of Applicants, Including Incumbent Candidates, for Consumers Credit Union Board of Directors of 2024

GEORGE ABRAHAM – INCUMBENT

I've been supporting CCU in an Associate Director (Supervisory Committee) for over a year and believe the continuity for the sake of Management, Board and members is key for its success. CCU meets a specific need for businesses and consumers alike and my experiences will further support CCU's goals. My role as a leader of a middle market firm allows me to understand audit, risk and control needs of CCU.

KUMAIL RAZVI

Benefit CCU members through my knowledge and experience by improving the overall financial and wealth management experience as well as identify new opportunities of growth. I intend to provide strategic direction in financial decision-making to grow revenue while ensuring compliance to relevant regulations and ethical standards. I will focus on safeguarding the health and reputation of our institution.

WILLIAM J. ATTEA

During my 44 years of membership in the Credit Union, I have used almost every service it provides. My experiences with CCU as it has grown through a number of mergers, as Superintendent of Glenview's Schools for 24 years, and as a consultant that has worked directly with over 400 public and not-for-profit boards throughout the country provide me with perspectives that could be useful to CCU as a member of its Board.

ABIR BANDYOPADHYAY

Abir "Bandy" Bandyopadhyay is an experienced technologist who has been supporting financial services firms with their digital transformation for 10+ years. Although Bandy has operated at varying financial institution sizes, he specializes in supporting credit unions and digital banks such as Penfed and SoFi. After launching Financial Services Cloud at Salesforce, Bandy has helped thousands of credit unions with multiple new products at different innovative companies including digital assets and blockchain technology.

MITEN CHAMPANERI – ASSOCIATE

I am proud of my contributions to Consumers during my tenure as Associate Board member. My experience in operations & strategy has enabled me to bring unique perspectives to the Board with a focus on 1) Perspective for the long-term strategy and 2) Operational best practices. I seek to continue my contribution in collaboration with the management team to achieve the vision of "1 million members who trust we are the people in their corner."

SPIRO GIOTIS – INCUMBENT

I have been a member of the Consumers Credit Union Board of Directors since 2015 (5 years), member of Supervisory, Legislative and policy committees. I have worked my way up through the ranks from supervisor, to director, to executive director of operations, and finally President of a U.S. Olympic Training Facility as well President of my own independent consulting firm. My promotions are due to my success in motivating and educating people, managing operations, and implementing strategies that delivered significant returns on investments.

DEMAR HARRIS – INCUMBENT

I am writing to express my keen interest in joining the Board of Directors for our esteemed financial institution. Consumers Credit Union has a rich history of community engagement, client attentiveness, and financial wellness for its members. I have gained valuable understanding and appreciation for our institution, leadership team, and governance body. Appreciating the strategic direction of Consumers Credit Union and its key imperatives it would be an honor to continue my contribution.

ROBERT HUBBERTS – INCUMBENT

I believe in the value of Credit Unions to their members and to potential new members. I would like to continue to represent CCU members in my work on the Board of Directors and on CCU committees. CCU is an outstanding institution and I am proud to be a Board member. I would like to continue on the Board to help guide CCU as it continues to be an outstanding member focused organization.

GREGORY HULTMAN

I've been fortunate to have been a customer at CCU while utilizing your broad product offering. The interaction I've had certainly made me feel how a valued customer should.

During my 25-year professional career, I've lived all over the country and worked with several other banks while developing a comprehensive business acumen. I bring a service first mentality with experience in Sales, Marketing, Finance, Customer Service, and more.

Now I would like to give back!

RENEE LOTTES

I appreciate the nature of a Credit Union where we can be involved as a member and help shape how the Credit Union best serves its members. I would like to use the knowledge and business acumen I have acquired throughout my over 25 year career in the IT consulting arena to contribute where I can.

SPIRIDOULA (LITZA)

MAVROTHALASITIS – INCUMBENT

I have been a member of CCU since I was nine. Just as CCU supported my financial growth through adulthood, so too would I like to support CCU's growth. My service on CCU's supervisory and governance committees and as a member of the Board of Directors, while being a long-standing CCU member, gives me valuable insight into the culture and vision needed to support CCU's growth to its fullest potential, while emphasizing its members' needs.

RICHARD J. MILLER

As a more than 20-year member, Consumers Credit Union has been a financial partner through key personal events. Having worked as an advisor to many financial institutions over the years, the opportunity to help service an organization that served me and enrich my fellow members and a diverse community through their financial needs makes this journey worthwhile.

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.