

# CONSUMERS COOPERATIVE CREDIT UNION ANNUAL MEETING NOTICE

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

- MEETING:** **Wednesday, March 11, 2020**  
Great Wolf Lodge Gurnee  
1700 Nations Dr., 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 beginning February 1, 2020, 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.*
- 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 eleven candidates running: the maximum for which you may vote is five.  
**The record date for shares eligible to be voted is January 17, 2020.** 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, 2020, 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 five candidates with the highest number of votes will be notified to attend the Board Meeting on Thursday, March 19, 2020, at 6:00 p.m. to organize the new Board.
- REPORTS:** **Annual Reports for our 2019 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 11, 2020 or at any adjournment thereof, hereby ratifying whatever said agent or his substitute may lawfully do in the premises. Signed this \_\_\_\_\_ day of \_\_\_\_\_, 2020.

### 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, 2020, if possible.

# RESULTS OF THE NOMINATING COMMITTEE

## — 11 NOMINEES FOR FIVE DIRECTORSHIPS —

### List of Applicants, Including Incumbent Candidates, for Consumers Credit Union Board of Directors of 2020

#### **Gail Becke, Applicant**

*Technical Leader/Engineer*

**Mundelein, IL • Member for 20 years**

*I strive to extend CCU's tradition: serving Members. The first college graduate in my family, I encountered many financial situations, from making ends meet to planning for retirement. A teamwork-oriented business leader, I managed multimillion-dollar budgets, created next-generation products, and received capital investment approvals. Let my experience serve you!*

#### **Denise Charts, Incumbent**

*Regional Manager/Clara Abbott Foundation-Retired*

**Libertyville, IL • Member for 42 years**

*As a long-term Credit Union Member and current Board Member, I consider it a privilege to serve on the Board and would like to continue working on programs to further promote the growth of Consumers and services to Members.*

#### **Shawn Clisham, Incumbent**

*Scientist/Engineer Chemist-Retired*

**Prospect Heights, IL • Member for 3 years**

*I am strong believer in the mission's statement of Credit Unions, in general, in that we should help our Members as a supportive community whenever possible. I am seeking re-election so I can continue to give back to our said community in a role of responsible reciprocity.*

#### **Scott Drabicki, Incumbent**

*Engineering Team Lead*

**Vernon Hills, IL • Member for 7 years**

*Having served on the Board for five years I am proud to be a part of the growth and service improvements that have occurred. The future is promising for the credit union and with your vote I look forward to serving again and providing exceptional service to the Members of Consumers.*

#### **John Janezic, Incumbent**

*SVP, Benefits Consultant*

**Libertyville, IL • Member for 41 years**

*Serving as Chairman of the Credit Union Board for the past 12 years has been both rewarding and an honor and privilege. I have also been a Member for over 41 years, and it is extremely important to me to make sure our Credit Union continues to remain financially strong, grows, and provides quality and innovative services to our Members. As a current serving Board Member, I feel my continued experience can only help to foster the strong heritage on which our Credit Union was founded.*

#### **Jodi Johnson, Applicant**

*Divisional Vice President*

**Mundelein, IL • Member for 29 years**

*I've been a Consumers Credit Union Member since 1991 and I've maintained my accounts because of the personalized service. My career of strong customer service, marketing, and financial operation experience will be valuable to the CCU board as we continually grow to meet the needs of our community.*

#### **Spiridoula (Litza) Mavrothalasitis,**

**Incumbent**

*Attorney*

**Chicago, IL • Member for 36 years**

*CCU has been there for my life's financial needs, including holding my first savings account, my first credit card, a college scholarship, automobile loans, among others. I would like to continue serving on the Board and contribute to CCU's sound governance and healthy growth for the benefit of its Members.*

#### **Nancy Sgarbossa, Applicant**

*Federal Analyst & Examiner NCUA & FDIC-Retired*

**Barrington, IL • Member for 24 years**

*In a nutshell, I love my credit union. I am retired but would like to continue to contribute to the credit union industry. I also worked as a Federal bank & credit union examiner. Please allow me the opportunity to continue to serve the industry.*

#### **Natalia Silverman, Applicant**

*Operations Accountant*

**Palatine, IL • Member for 6 years**

*I would like to volunteer for CCU to help contribute to our financial institution and its future. I feel with my experience and knowledge I will be an asset. I believe in fair treatment, due diligence, and integrity in life personally and professionally.*

#### **Carol Skarlat, Applicant**

*IT and Other Sciences Consulting*

**Hawthorn Woods, IL • Member for 42 years**

*I have extensive board experience from education, scientific, public and private industries. I enjoy volunteering and contributing to the success of organizations. My commitment to providing the best contribution to any organization is strengthened by my experience and NACD Fellow Certification. My past financial experience lends well to the CCU role.*

#### **Stanley Tinsley, Applicant**

*Director New Business Development*

**Spring Grove, IL • Member for 22 years**

*My wife and I lived in Lake Villa for 23 years and have been members of Consumers Credit Union almost as long. I believe the diversity of my experience, past areas of involvement and connection to the community would be an asset to CCU. It is important to be involved and contribute.*