At least 120 days prior to the Annual Membership Meeting, the Board of Directors will name a Nominating Committee comprised of three directors to:

- Solicit nominations from the general membership 120 days prior to the annual meeting.
- Determine the candidates' qualifications and nominate at least one member for each vacancy on the Board.
- Notify members of the upcoming elections and the names submitted by the Nominating Committee in writing at least 75 days before the scheduled annual meeting.

Nominations by petition signed by 1% of the membership, with a minimum of 20 signatures and a maximum of 500 signatures, may be made within 40 days of the upcoming annual meeting. Nominations from the floor at the annual meeting are no longer accepted.

The final slate of nominations, along with a brief statement of qualifications and biographical data on each candidate, will be posted at all EFCU Financial locations at least 35 days before the annual meeting.

If no nominations by petition are submitted, the candidates submitted by the Nominating Committee will be elected by acclamation. If any nominations by petition have been made, ballots will be distributed, the vote taken and tallied, and the results announced at the annual meeting.

MESSAGE FROM CEO

Whether you call it Fall or Autumn, it's finally here. Football, leaves changing color, harvest time, bonfires, and sweater weather well, maybe not sweater weather in South Louisiana. Now is a great time to review your finances before all of the end of the year spending to avoid falling behind when those first of the year bills arrive. It is also a good time to take a look back at the last 6-12 months on your credit report. For our members, signing up for Credit Sense inside our Mobile App is an easy way to do this and it's **free**. Call, click, or visit any of our eight branch locations to find out more. Enjoy the cooler (maybe) temps and we hope to see you at our Annual Meeting next March!

Tyler Grodi, Chief Executive Officer, EFCU Financial



NMLS #409483

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

P.O. Box 91001 • Baton Rouge, LA 70821













