

NOMINATE BY PETITION

The Nominating Committee of the Board of Directors has placed the names of four candidates to stand for election. In accordance with the bylaws of the Credit Union, nominations may also be made by petition signed by 1% of the Credit Union members with a minimum of twenty (20) and a maximum of five hundred (500) signatures. Each nominee by petition must submit a statement of qualifications and biographical data with the petition. Each nomination by petition must be accompanied by a signed certificate from the nominee or nominees stating they are agreeable to the nomination and will serve if elected to office. All nominations by petition must be filed with the Credit Union Secretary no later than Tuesday, February 12, 2019, which shall be the closing date for receiving nominations by petition. Further information on this process may be obtained by contacting:

Chuck Lampe, Asst. Secretary
First Federal Credit Union
1035 N. Center Point Rd
Hiawatha, IA 52233

319.743.7806
chuck.lampe@firstfedcu.com

First 
Federal
CREDIT UNION



FirstFedCU.com

OFFICE LOCATIONS

Cedar Rapids
425 First Avenue SW
319.362.3171

Hiawatha
1035 N Center Pt Rd
319.743.7806

Cedar Rapids
3810 Westdale Pkwy SW
319.362.3171

Spencer
Southpark Mall
712.264.3266

FIRST FEDERAL CREDIT UNION'S

ANNUAL MEETING

Tuesday, March 26th

Hiawatha Community Center
101 Emmons Street
Hiawatha, IA

Doors Open at 6:30 p.m.
Business Meeting at 7:00 p.m.

FREE EVENT!
PRIZE DRAWINGS!
REFRESHMENTS!
TICKETS NOT REQUIRED!

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AM-19005-0119

NOTICE OF ELECTION!!

The election for the board of directors will be held on Thursday, March 14th and Friday, March 15, 2019. Each First Federal location will serve as a polling site. Members in good standing are eligible to vote one time for three candidates. Members are also able to vote during the Annual Meeting on March 26th if they have not previously submitted a ballot.

ATTEND OUR 93RD ANNUAL MEETING!

All Members are invited to attend the 93rd Annual Meeting of First Federal Credit Union to be held on Tuesday, March 26, 2019 at the Hiawatha Community Center, 101 Emmons Street, Hiawatha, IA. Doors will open at 6:30 p.m. for light hors d'oeuvres with the meeting beginning at 7:00 p.m. The meeting will include the conclusion of the election for the board of directors and the announcement of the results. A presentation of our 2018 financial results and a brief update for Members on our plans for 2019 will be provided. Tickets are NOT required for the Annual Meeting. Please join us as we celebrate the accomplishments of 2018!

CANDIDATES FOR THE BOARD OF DIRECTORS



Linda Edwards

Incumbent

- Employed with United States Postal Service for more than 39 years
- First Federal Credit Union Board of Directors since 1996
- Chair of FFCU Supervisory Committee



Mary Lawrence

Incumbent

- Retired from the United States Postal Service following 30 years of service
- First Federal Credit Union Board of Directors since 2005 (Secretary)
- Chair of FFCU Foundation



Doug Netolicky

Incumbent

- Employed with Wired Productions as Vice President, Business Development
- First Federal Credit Union Board of Directors from 1996-2005 and 2013-Present
- Former Chairman of FFCU Board of Directors
- Vice Chairman of FFCU Foundation



Todd Holverson

- Owner, Holverson's Home Maintenance
- Over 20 years experience in financial institutions
- Loras College, BA;
St. Ambrose, MBA
- Native of Cedar Rapids, IA

SPECIAL NOTE FROM THE CEO

2019 was a year of growth for First Federal Credit Union as our new locations in Westdale and Spencer contributed to originating almost \$45 million in loans to our members. As of year-end, First Federal Credit Union has grown to over \$154 million in

assets, the largest size of the institution in its 92-plus years of existence.



There have been many changes through the years – technology, products, locations..... but the one constant has been the enduring

support of our Members. Our Annual Meeting is a way to continue the conversation with our members to help determine how we can improve upon the delivery of products and services. We must listen to our Members in order to learn what your needs are – and I encourage all of our Members to use their voice to help us learn how we can improve what we do for you.

I also would like to take this opportunity to thank our volunteer Board of Directors, Supervisory Committee volunteers, and our employees for their hard work and dedication. As a result of their efforts, we continue to deliver a financially strong and vibrant Member-focused organization.

We look forward to seeing you at our Annual Meeting on March 26th!!

Tom Chalstrom
President & CEO

First Federal
CREDIT UNION