NOMINATE BY PETITION

The Nominating Committee of the Board of Directors has placed the names of three 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 Friday, February 11, 2022, 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







OFFICE LOCATIONS

Cedar Rapids
423 First Avenue SW
3810 Westdale Pkwy SW

Hiawatha 1035 North Center Pt Rd

> Marion 2590 6th Avenue

Spencer
Southpark Mall

FIRST FEDERAL CREDIT UNION'S

ANNUAL MEETING

MONDAY, MARCH 28, 2022

Hiawatha Community Center

101 Emmons Street Hiawatha, IA

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

New Video Conferencing Option!

Attend via Zoom
Video conferencing
Details at FirstFedCU.com/AnnualMeeting

FirstFedCU.com



ATTEND OUR 96TH ANNUAL MEETING!

All Members are invited to attend the 96th Annual Meeting of First Federal Credit Union to be held on Monday, March 28, 2022. Members can attend in person at the Hiawatha Community Center, 101 Emmons Street, Hiawatha. Doors will open at 6:30 p.m. With the meeting beginning at 7:00 p.m., Members will also be able to attend the meeting via Zoom video conferencing. Instructions for connecting through Zoom will be posted at FirstFedCU.com /AnnualMeeting after March 1, 2022. The meeting will include a presentation of our 2021 financial results, we will announce the election results for our Board Members, and provide a brief update for Members on our plans for 2022. Please join as we celebrate the accomplishments of 2021!

CANDIDATES FOR THE BOARD OF DIRECTORS



Linda Edwards

- Employed with United States Postal Service for more than 41 years
- First Federal Credit Union Board of Directors since 1996
- Chair of FFCU Supervisory Committee



Mary Lawrence

- Retired from the United States Postal Service following 30 years of service
- Tax preparer for H&R Block for 26 years
- First Federal Credit Union Board of Directors since 2005 (Secretary)
- Chair of First Federal Credit Union Foundation



Doug Netolicky

- Employed with Wired Production Group 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 First Federal Credit Union Foundation



SPECIAL NOTE FROM THE CEO



2021 was a milestone year for our members. With the completion of our branch transformation projects, our five locations contributed to originating over \$60 million in loans to our members, the

most ever in our 96 years.

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 your 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 28th!!

Tom Chalstrom
President & CEO