



NOTICE OF VIRTUAL ANNUAL GENERAL MEETING
To be held on August 26, 2025

Dear Member:

You are cordially invited to attend, and NOTICE IS HEREBY GIVEN of, the 2025 Annual General Meeting (the "Annual Meeting") of Chief Financial Federal Credit Union ("Chief Financial"), which will be held virtually at 1:00 p.m., Eastern Time, on Tuesday, August 26, 2025, for the following purposes:

As Ordinary Business

1. To elect each of the following persons to our board of directors (the "Board"), to serve a full term of 3 years.
 - a) Vincent J. Mattina Jr., CPA (Rochester, MI)
Mr. Mattina is a Certified Public Accountant with 38 years of experience and served as managing partner of Mattina, Kent & Gibbons, P.C. under whose leadership the firm grew into one of southeast Michigan's largest accounting practices. A specialist in tax preparation, financial reporting and business consulting, he has guided countless individuals and organizations through complex fiscal challenges. Mr. Mattina has held leadership roles including chair of the 2025 Rochester Area Prayer Breakfast, president of both the Rochester Regional Chamber of Commerce and the Paint Creek Center for the Arts, and treasurer of the Rochester Regional Chamber Foundation and Rochester Rotary Foundation.
2. To transact any other business as may properly be transacted at the Annual Meeting.

Important Notes about the 2025 Annual General Meeting

Audited Financial Statements. At the Annual Meeting, our members will have the opportunity to discuss and ask questions regarding our audited financial statements for our fiscal year ended December 31, 2024. Member approval of the audited financial statements will not be sought at the Annual Meeting.

Receipt of Notice; Eligibility to Vote at Annual General Meeting. Our Board has fixed March 31, 2025, close of business day, as the record date for determining which of our members are entitled to receive copies of this notice by mail.

Nomination for Vacancies by Petition. Nomination for vacancies may also be made by petition on a form approved by our Board and signed by 500 Chief Financial Federal Credit Union members in good standing. The nomination by petition **MUST BE RECEIVED ON OR BEFORE JULY 12, 2025**, by the Chief Financial election auditing firm and must include: Nomination Form completed in entirety, Petition Form completed and signed in entirety by all 500 members and Nominee Certificate including a statement of qualifications and biographical data completed in entirety, signed and notarized.



TO REQUEST VIRTUAL ANNUAL MEETING ACCESS INFORMATION, YOU MUST GO TO WWW.CHIEFONLINE.COM/ANNUAL OR CALL 248-253-7900. EACH MEMBER WILL BE ASKED TO PROVIDE INFORMATION THAT WILL BE USED TO VERIFY IDENTIFICATION AND PROOF OF OWNERSHIP OF CHIEF FINANCIAL FEDERAL CREDIT UNION ORDINARY SHARES PRIOR TO BEING GIVEN THE ONLINE MEETING INFORMATION.

Important Notice Regarding the Nominations and Elections for the Annual Meeting to be held on August 26, 2025:

The election will not be conducted by ballot and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled.

The notice of meeting, Nomination Form, Petition Form and Nominee Certificate are available at <https://www.chiefonline.com/annual>

By Board Resolution,

A handwritten signature in black ink, appearing to read "Tom Dluzen", is written over a horizontal line.

Tom Dluzen
President & CEO

May 28, 2025