



**NOTICE OF VIRTUAL ANNUAL GENERAL MEETING  
To be held on August 18, 2026**

Dear Member:

You are cordially invited to attend, and NOTICE IS HEREBY GIVEN of, the 2026 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 18, 2026, 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) Ms. Melody Sugden-Colgan (Waterford, MI)  
Ms. Sugden-Colgan retired from General Motors after over 40 years of service and has served on the Chief Financial Federal Credit Union Board of Directors for over 30 years. During turbulent financial years, Ms. Sugden-Colgan remained steadfast and dedicated to her position as Chief Financial Board Chair.
  - b) Mr. Raymond Howard (Pontiac, MI)  
Mr. Howard has been a proud resident of Pontiac for more than 50 years. He was a trusted employee at GM for 42 years before retiring. During his tenure at GM, he served as a UAW Representative for many years. For more than 18 years, Mr. Howard served on the supervisory committee and has served on the board for 3 years.
  - c) Mr. Jaymes Vettraino (Rochester, MI)  
Mr. Vettraino is a Partner at Vettraino Consulting, LLC. Prior to growing his consulting practice, Mr. Vettraino served as a city manager for 17 years and received honors including Oakland County’s Elite 40 Under 40 and Michigan Municipal League’s Outstanding Service Award. He has served on the board for 6 years.
2. To elect each of the following persons to our board of directors (the “Board”), to serve a term of 2 years.
  - a) Ms. Danielle Landolt (Shelby Township, MI)  
Ms. Landolt currently serves as Vice President and Chief Impact Officer at Leader Dogs for the Blind, where she oversees organizational programs, services, and operations. She brings more than 20 years of leadership experience in strategic planning, marketing, communications, and operational management across nonprofit and corporate organizations.
3. To transact any other business as may properly be transacted at the Annual Meeting.



**Important Notes about the 2026 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, 2025. 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, 2026, 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 2, 2026**, 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 18, 2026:**

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 19, 2026