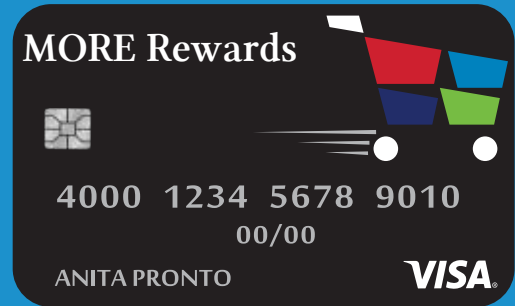


No Annual Fee!



0%
APR*
for
6 months!

Interest-FREE
on all Purchases &
Balance Transfers!*

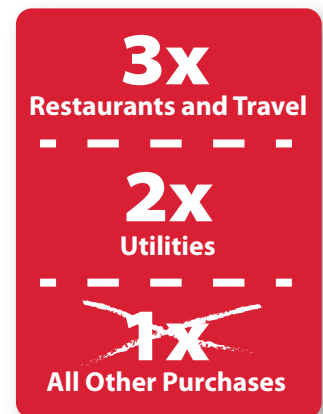
*0% on purchases for new cardholders only. Limited-time offer and subject to change.

- **MORE Reward Points Earned** →
We have a Debit Card Points Program too!

- **Low Non-Variable Rate!**
Most cards have variable interest rates,
which means your rate can increase.
We won't.

- **No Annual Fee!**
Most cards have an annual fee.
We don't.

- **Spend \$1,000 and Win 100,000 Reward Points!**
Or transfer \$1,000 onto the Visa Line of Credit from 3/5 - 7/31
and earn a chance to win one of three 100,000 Reward Points.



2x

*APR = Annual Percentage Rate. 0% APR interest on purchases and qualifying balance transfers during intro period of 180 days from line-of-credit inception. There is a 3% fee for all balance transfers with a minimum of \$5.00. 0% on purchases for new cardholders only. 0% balance transfer offer is eligible for new and existing CFCU cardholders, when balances are transferred from other institutions. The standard non-variable APR for purchases is 8.90% - 16.90%, based on your credit worthiness. Visit certifiedfed.com for details.



72nd Annual Meeting

Certified Federal Credit Union

Tuesday, July 20, 2021

2:00 – 3:00

(Virtual Business Meeting)

Board of Directors

2021 Nominees



MICHAEL COOPER graduated from the University of La Verne with a degree in Business Administration. Michael was very active volunteering his time to serve on the Metropolitan Water District Federal Credit Union Board, for over 15 years, and most recently as their Board Chair. After 38 years of service at MWD, Michael recently retired. With the merger of MWD FCU into Certified Federal Credit Union, Michael is pleased to offer his services as a volunteer Director on our Board.



DEBBI NAVARRO has served on our Credit Union's Supervisory Committee for the past 15 years, and would be pleased to join CFCU's Board of Directors. Debbi began her career at Vons over 29 years ago, and is currently the Store Director at the Vons in La Quinta. She is a graduate of the Western Association of Food Chains (WAFC) Management Certificate Program; and participated in the Vons Diversity Leadership Program, sharing her experience and knowledge in the grocery industry at Women's Roadshows. In 2011, Debbi earned Executive of the Year, in her District at Vons. In addition, Debbi was nominated as a Top Woman in Grocery from Progressive Grocer.



WARREN FISH has been a member of the credit union for over 25 years, serving first on the Supervisory Committee for two years, with the last four years serving as a Board Director; currently he is the Vice Chairman of the Board. Warren retired from Unified Grocers (currently UNFI) in 2013, after a 31-year career. Before joining Unified, Warren was with a major bank in Los Angeles for 10 years. Warren holds a Bachelor of Arts Degree, with an emphasis in Business, and has completed the Food Industry Executive Program at the USC Marshall School of Business.

Election and Nominations — Any Member who wishes to be nominated must submit a petition signed by 500 Members, along with a signed statement of willingness to serve if elected, and a statement of qualifications. In compliance with Certified Federal CU's Bylaws, petitions must be received by the Nominating Committee no later than midnight on June 10, 2021. Petition forms are available upon request from the office of the President.

