

December 13, 2024

TO: Members of Holyoke Credit Union

FROM: Michael Ghazil, Clerk of the Board, Holyoke Credit Union

SUBJECT: Annual Meeting and Elections, Nominations for Election to the Board of Directors

In accordance with Article XII of the bylaws of Holyoke Credit Union this notice is to inform members of the procedure to be followed in nominating a credit union member for the position of director of Holyoke Credit Union.

As part of our annual Board election process, members annually elect fellow members to the Board of Directors (the Board), at the Annual Meeting of the members. The Board is charged with governing Holyoke Credit Union and plays a vital role in ensuring the continued success of our credit union.

Members elected to Holyoke Credit Union's Board each typically serve staggered three-year terms. This year, four of our existing directors are finalizing their current term and the Nominating Committee has nominated them to stand for re-election. These directors are:

Wayne Bennett. Mr. Bennett served as a director of the Holyoke Postal Credit Union for nine years, where he was a loan officer and secretary. He was a 35- year letter carrier in the Holyoke branch of the USPS. Mr. Bennett retired in May 2013.

Michael Ghazil. Mr. Ghazil previously served as director of the Hampden County Employees Credit Union and Holyoke Municipal Employees Credit Union. Mr. Ghazil has been a director of Holyoke Credit Union since 1997 and is currently Clerk of the Board. Mr. Ghazil is the retired Chief Probation Officer of the Hampden County Superior Court.

Gina Nelson. Ms. Nelson is the Founder and Executive Director of Community Roots: Neighborhood Services and the President of the Greater Holyoke Council for Human Understanding. She is retired from the Army and Air Force Exchange Service where she was employed as a purchasing agent.

Karl Schmaelzle. Mr. Schmaelzle previously served as a director of the Agawam Federal Credit Union for over twenty years. Mr. Schmaelzle has been a director of

Holyoke Credit Union since 1997. Mr. Schmaelzle is retired from the Agawam Fire Department. While with the department he served as its union president. Mr. Schmaelzle is a retired member of the Air National Guard and is an elected member of the Hampden County Regional Retirement Board.

A member may be nominated for election as a director by being named in a petition signed by at least fifty (50) members of the Credit Union. The petition shall contain a brief statement of such nominee's qualifications and biographical data and his or her written consent to serve if elected. Your petition must be filed with the clerk at least thirty (30) days before the Annual Meeting.

The Clerk of the Board shall cause the list of nominees to be printed for use as ballots at the annual meeting for the election of directors and only persons named on said list shall be eligible for election at such meeting. Nominations will not be accepted from the floor at the annual meeting.

Please return nomination petitions to:

**Michael Ghazil, Clerk of the Board
Holyoke Credit Union
490 Westfield Road
Holyoke, MA 01040**

Or deliver to any office of the credit union.