IMPORTANT NOTICE

NOTICE OF ANNUAL MEETING OF THE MEMBERS OF 1st NORTHERN CALIFORNIA CREDIT UNION

By this notice, 1st Northern California Credit Union's Annual Meeting will take place on Wednesday, April 26, 2017 at 4:30 P.M. at the Contra Costa County District Attorney's Office Community Room, Court Street Entrance, 900 Ward Street, Martinez, California.

At this meeting, Credit Union officials will present year-end reports. Elections for positions on the Board of Directors and Supervisory Committee will also be held. Nominees for the two (2) Board of Directors positions and the two (2) Supervisory Committee positions are listed below along with their qualifications and biographical data for your information.

Candidates for Board of Directors – Three-year term

Donald L. Bouchet (incumbent)
Education: Bachelor's Degree, Business Administration and Accounting, University of California, Berkeley.
Background: 32 years with Contra Costa County Auditor-Controller Department, Elected Auditor-Controller in 1978; retired in 1991.
Credit Union Experience: I have served on the Credit Union Board of Directors for 40 years, including terms as Treasurer, Secretary and four terms as Chairperson.
Statement: If re-elected, I will continue to advocate policies that have made our Credit Union rank extremely high in terms of fiscal strength, service, dividend rates and loan rates.

Julie DiMaggio Enea (incumbent)
Education: B.S. Business Administration, California State University, Hayward
Background: Employed by Contra Costa County since 1983; Senior Deputy County Administrator since 1999, currently overseeing municipal services. Extensive progressively responsible professional experience in government administration and finance including policy development and oversight, program and project management, budget development and oversight, systems development and administration, analysis and implementation of complex statutory regulations, preparation of oral and written reports to legislative boards, and liaison between elected board and various County and local government officials.
Credit Union Experience: I have been a member of the Credit Union since 1989 and have served as 2nd Vice Chair on the Board of Directors since 2009.
Statement: My goals are to develop plans and policies that continue to best serve the interests and needs of the membership, to make certain the complete safety of deposits, to maximize interest earnings on savings while providing loans at the lowest possible interest rates, and to maintain the high quality of services for members through branch and automated banking services. These objectives can be met through prudent fiduciary practices and effective management.

Candidates for Supervisory Committee – Three-year term

Cecilia Baird (incumbent)
Education: B.A. Business Administration, California State College – Hayward
Background: Employed by Contra Costa County in 1972 as an Internal Auditor in the Auditor Controller's Office. Transferred into the Systems Division and later into Law and Justice Information Systems which became part of the County Administrator's Office. Retired from County employment in 2005.
Credit Union Experience: Member of the Credit Union since 1972 and I have served of the Supervisory Committee since 1977.
Statement: As a member of the Supervisory Committee my goals are to: 1) ensure that proper internal controls are in place and being adhered to, 2) ensure that the policies and procedures outlined by the Board of Directors and management are followed and 3) that the requirements of the various regulatory agencies governing Credit Union operations are being met.

Richard Koehler (incumbent)
Education: Bachelors of Business Administration with major in Accounting, University of Wisconsin – Eau Claire.
Background: Employed by Contra Costa County Employees' Retirement Association (CCCERA) from 1986 to 2011, retiring as Retirement Accounting Manager, responsible for financial and accounting division as well as the design and implementation of accounting operations/controls/systems. Consulted/temped for CCCERA from 2011-2014, assisting with special projects. Retired Certified Public Accountant (CPA).
Credit Union Experience: Have been a member of the Credit Union since 1986 and have served on the Supervisory Committee since 1995.

Statement: My goals are to ensure the safety of the Credit Union and member assets, provide oversight to the governing body of the Credit Union (Board of Directors) and ensure that the financial condition of our Credit Union is accurately and properly/fairly presented in the Credit Union's financial statements.

If, as a result of the nominating process, there is only one nominee for each position to be filled, there will be no mail ballot. At the Annual Meeting, the Chairperson will declare each nominee elected by general consent or acclamation. However, if as the result of the nominating process there is more than one nominee for a position, the election will be held by mail ballot. The Tellers of the election, Carroll & Associates, LLC, a Certified Public Accounting firm, will receive and count the ballots. The Chairperson shall announce the results at the Annual Meeting.

All nominations, whether by the Nominating committee or petition, will be posted in the Credit Union Offices twenty-one (21) days prior to the Annual Meeting.

In addition to the above, the Board of Directors of the Credit Union will present the following new business: NONE

All eligible members are welcome to attend and vote. Should you have any questions, please do not hesitate to contact David M. Green, President/CEO at (925) 335-3802 or dgreen@1stnorcalcu.org .

Requirements for Voting

In order to vote, a person must be a member in good standing, have a share account number assigned and be a minimum of sixteen (16) years of age.

A member eligible to vote is any person sixteen years of age or over and has at least one share ($5.00) in his or her account. Shares may be held in a joint tenancy with right of survivorship, such as a husband as a member and a wife who is a joint tenant with equal control of the share account signing the joint share account agreement. However, no joint tenant shall be permitted to vote, obtain loans, or hold office unless he or she is within the field of membership and is a qualified member.

Stephen J. Ybarra
Chairman, Board of Directors

3/15/2017
Date