

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 Thursday, April 25, 2024 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 one (1) Board of Directors position and the one (1) Supervisory Committee position are listed below along with their qualifications and biographical data for your information.

Candidate for Board of Directors - Three-year term

Mary Ann Mason (Incumbent)

Education: B.A.-Political Science, University of California, Berkeley; J.D.-Hastings College of the Law

Background: I was the County Counsel for Contra Costa County and retired in 2022. During my 35 years with the County Counsel's Office, I also served as Chief Assistant County Counsel, Assistant County Counsel, Supervising Deputy County Counsel and Deputy County Counsel. My areas of legal expertise include retirement, deferred compensation, and benefits law.

Credit Union Experience: Since 2007, I have served on the Board of Directors as First Vice Chair. From 2003-2007, I served on the Nominating Committee. I have been a credit union member since 1987.

Statement: My objectives are to serve members in the best possible way, by ensuring the safety of deposits, supporting fiscally prudent investment strategies, paying the maximum dividends authorized by law on savings, charging the lowest interest rates possible on loans, maintaining a high quality of member service, and ensuring security of member data.

Candidate for Supervisory Committee - Three-year term

Joanne Bohren (Incumbent)

Education: B.S.-Business Administration-Accounting Option, California State University-Hayward

Background: I am an Assistant Auditor-Controller with the Contra Costa County Office of the Auditor-Controller. I have been with the Office for 24 years and have spent most of that time as part of the Internal Audit division. Prior to my time with Contra Costa County, I spent 16 years with a local certified public accounting firm where I became a certified public accountant.

Credit Union Experience: I have been a member of the credit union since 1997, and on the Supervisory Committee since 2018.

Statement: I want to continue to offer my audit experience to the Supervisory Committee and credit union members. Having performed audits and having been audited has provided me with the experience to be an effective contributor to the audit process. Additionally, I understand the importance of maintaining sound internal controls and accurate financial records. It would be a privilege to continue as a member of the Supervisory Committee.

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.

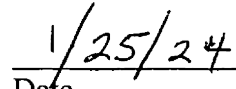
Requirements for Voting

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



Date