

Special Bonus Dividend Payout!

The Credit Union is excited to announce that eligible members will be receiving their **Special Bonus Dividend** this month! Members can view their Special Bonus Dividend by accessing their savings account once the Special Bonus Dividend has been posted.

*It is because of **You** that the Credit Union does well. When the Credit Union succeeds, our members benefit from it!*

Scholarship Opportunity

Applicants are invited to apply for scholarships awarded by Top Tier Federal Credit Union. The Credit Union will accept applications from January 1, 2025 through March 31, 2025. Five winners will be selected to receive a \$1,000 scholarship. Scholarship recipients will be announced in May.



For complete details on how to apply, go to www.toptierfcu.org and select Scholarships from the Services tab on our website.

Volunteer Board of Directors Nominations

The candidates below are the nominees submitted by the nominating committee to become members of the Board of Directors. Each candidate has agreed to serve a three year term if elected. There are three Board seats available.

Deborah Boyles (Incumbent, Board President) – Has been a member of the Credit Union since 1989. She has served as a Credit Union volunteer director since 1997. Deborah began as the Chairperson of the Supervisory Committee, then as the Secretary of the Board and currently serves as the President of the Board. During her tenure, Deborah has continued to educate herself to the various aspects of the credit union by successfully completing courses of the Volunteer Achievement Program. After 35 years of employment, Deborah retired from Clarion University in 2005.

Sherry Kahle (Incumbent, Board Secretary) – Has been a member of the Credit Union since 1983. Sherry had been employed by the Credit Union for over 40 years. She retired at the end of 2023. During her employment experience, she has served in every capacity including interim CEO. She had been a significant member of the management team that moved the Credit Union forward during her employment.

David Fleming – Dave was a member of the Credit Union Board from April 2011 through November 2016, when he resigned due to a change in employment. Dave joined the Credit Union in 1995 with his wife Cindy. He earned a Bachelor of Science in Business Administration in 1988. For the past 27 years, Dave has been employed as an accountant. He served as a township auditor of Limestone Township from 1984 to 2002. As a tax professional, he served on the board of directors and the nominating committee of the PA Chapter of the National Association of Tax Professionals from 2005 through 2018 and was the Education Committee Chairman in 2017 and 2018. Dave has always appreciated the excellent service of the credit union and would appreciate the opportunity to serve on the Board again.

Any member can also be nominated by petition. That petition needs to be signed by at least 160 members and submitted to Sherry Kahle, Board Secretary, by March 6, 2025 (40 days prior to the annual meeting). To be effective, nominations by petition must be accompanied by a signed certificate from the nominee stating that they are agreeable to nomination and will serve if elected to office. If there are more candidates interested than Board seats available, the Credit Union will hold ballot elections at the branch during the week of April 7th through 11th. Elections 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 annual meeting will be held at the Clarion Office on April 15th, 2025 at 4:30 p.m.** The address is 144 Holiday Inn Rd., Clarion, PA 16214.