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VOTING INSTRUCTIONS

1. Ballots are provided for **primary members** only. Joint owners may not vote.
2. To vote, you must be 16 years or older by the end of 2024 and have been a member of Education First Credit Union on January 1, 2025.
3. You may vote for 2 candidates or less. However, voting for more than 2 will invalidate the ballot. **Vote for not more than 2 candidates.**
4. Your **signature** and your **account number** are required to validate the ballot.
5. To mail: fold and tape (no postage required). **Do not staple.** DO NOT ENCLOSE ANY OTHER CREDIT UNION BUSINESS WITH THE BALLOT.
6. Official Ballots must be mailed directly to the address on the reverse of the ballot and received by February 28, 2025, to be considered a valid ballot. Ballots will be accepted at Credit Union offices. Ballots will not be accepted in night depositories.
7. Election results will be announced at the Annual Meeting on Tuesday, March 25, 2025, at Education First Credit Union / 510 E. Mound St., Cols., OH 43215 – at 5:45 pm.

SEE PROFILES OF CANDIDATES ON REVERSE SIDE.

VOTER VERIFICATION/IDENTIFICATION FORM

I hereby certify that I am 16 years of age or older and a member in good standing of Education First Credit Union.

Printed Name

Address

City

State

Zip

Signature

Date

Account Number

TO BE COUNTED, BALLOTS MUST BE RECEIVED ON OR BEFORE MIDNIGHT, FRIDAY, FEBRUARY 28, 2025.
NO MAIL BALLOT SHALL BE VALID AFTER THE EXPIRATION OF ELEVEN MONTHS AFTER DELIVERY TO THE CREDIT UNION.



EDUCATION FIRST CREDIT UNION OFFICIAL BALLOT

Please complete the voter verification form on the reverse side of this ballot, follow the voting instructions, review the candidates' statements, and indicate your selection(s) by placing an "X" in the box appearing next to your choice. SELECT NOT MORE THAN TWO CANDIDATES.

Jo Annette Byas-Marston (Incumbent)

I have been an active member of the Teachers/Education First Credit Union for 48 years. I realized the importance of membership early in my career. I financed my first car and my Master's and Doctoral studies with loans from this credit union. My experience includes being a Founding member and Board of Director of The Columbus West Indies Association (10 years) and Board of Director with The Delta (Sigma Theta) Foundation of Greater Columbus (8 years). Both experiences afforded me the ability to read and understand financial/accounting statements and basic business procedures. My desire is to serve members of Education First Credit Union with reliable and dependable service that will ensure our credit union's successful future. I look forward to having that opportunity and will carry out expected duties in good faith and in a manner that reflects the best interest of Education First Credit Union.

David Dobos (Incumbent)

Having been a member of the Education First Credit Union for seven years, I appreciate the service it performs for its members, and want to do what I can to preserve and enhance the role it plays. I realize that a significant part of the credit union's mission is to attract members who may not have enjoyed a traditional banking experience. I understand how this can provide a path for economic upward mobility and fully support this effort. I feel I can bring skills that will complement those of our current board: a desire to serve and be helpful; nonprofit organization and board experience (I have served as president of the West High School Alumni Association, Hilltop Business Association, and Hilltop Historical Society); business expertise (Independent small business owner for over 35 years); political acumen (former member and president, Columbus Board of Education and current member, Ohio House of Representatives).

Adrienne Bowden

I offer a unique perspective as an Education First Credit Union member for over three years and an educator with more than 20 years of experience, including 15 years on local, state, and national boards. Since 2018, I have collaborated with Education First while serving as President of Central OEA/NEA, where I helped develop grants benefiting classroom teachers. My tenure as President also included managing a budget exceeding one million dollars for approximately 11 years, equipping me with banking related skills such as, investment management, risk assessment, and strategic planning-essential for driving sustainable financial growth. My collaborative leadership style fosters inclusivity and innovation, integrating diverse perspectives into decision-making. I am dedicated to leveraging my governance expertise to enhance stakeholder confidence, advance the bank's mission, and support community engagement and economic development efforts.

John Washika

I have been a member in good standing for 22 years, supporting the growth of the credit union starting at Mid-State Educators to Education First Credit Union, banking at locations on Sinclair Rd., to Schrock, to Gahanna, to Reynoldsburg and now Mound St. I have been in financial services for 25+ years and I'm highly proficient in Risk Management, Compliance, and Internal Audit. I would like to provide advisory support on the board to mitigate the competitive and non-financial risks emerging with the digital banking era.