

NOTICE OF ANNUAL MEETING

THE ANNUAL SHAREHOLDERS MEETING of the Credit Union of Ohio, Inc. will be held Monday, March 26, 2018 at 4 PM at 5500 Britton Pkwy. in Hilliard, Ohio

VOTING INSTRUCTIONS

Ballot: The BALLOT permits you to vote for no more than two (2) candidates for the Board of Directors. YOU MAY VOTE ONLINE, BY PHONE OR BY MAIL.

SUBMITTING YOUR BALLOT

Use any of the voting media to submit your ballot from January 8, 2018 through March 19, 2018 by 11:59 PM.



VOTE ONLINE

To vote online for the candidates of your choice, visit **www.cuofohio.org** to access our secure voting site. You will be asked to provide your member number and the last four digits of your social security number. When logged in, click on the candidates' names to make your selections.



VOTE BY PHONE

To vote by phone for the candidates of your choice, call (855) 229-7471. You will be asked to provide your member number and the last four digits of your social security number. When logged in, simply speak "yes" or "no" after each one to cast your vote. Your selections are confirmed before the call ends.



VOTE BY MAIL

To vote by mail for the candidates of your choice, call (855) 229-7471. You will be asked to provide your member number and the last four digits of your social security number. When logged in, follow the instructions to receive a paper ballot at the address of record in our files. A postage-paid business reply envelope is included for you to return your ballot.

2018 CANDIDATES' STATEMENTS

Tahsin Imm (INCUMBENT)

I would like to continue to serve on the board of directors for Credit Union of Ohio because I have been a goodstanding member for many years and I believe my experience as a Credit Union Auditor for nearly 12 years brings a beneficial set of skills to have on the board.

I have a finance degree from Bowling Green State University (2005) and have been employed for nearly 12 years as an auditor conducting credit union examinations throughout the country. I have worked my way up at my current company from a Staff Auditor, Senior Auditor, Senior Financial Analyst, and my current position as an Audit Team Supervisor.

My company provides primary and excess insurance coverage to state and federally chartered credit unions across the country. I believe I can bring a unique and comparative perspective to what I have seen not only within Ohio, but trends throughout the country. I review credit union financials, ALM reports, allowance calculations, loan files, etc. as a living and even carry a Certified Fraud Examiner ("CFE") designation/title.

I would appreciate the opportunity to continue to serve the credit union and the membership by serving as a volunteer director.

Debra Lawver (INCUMBENT)

I have served on the Credit Union of Ohio Board since 2003 and a credit union member for over 26 years. Currently I serve as Vice Chair of the Board. In addition to my responsibilities as a board member, I serve the consumers of Ohio through my role at the Office of the Ohio Attorney General. At the Attorney General's office I assist consumers who have been the victim of fraud or who have been taken advantage by a company. This experience has prepared me to be an advocate for all credit union members, ensuring the Credit Union of Ohio provides the best services available in the financial industry.

There have been many exciting changes over the years which have allowed our credit union to become a full service banking institution. I am seeking re-election with the intent to promote more customer friendly programs and continued growth of the Credit Union of Ohio.