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PUBLIX EMPLOYEES FEDERAL CREDIT UNION
64th ANNUAL MEETING
MARCH 24, 2022

EVP/COO Karen Boccaleri introduced Jeremiah Kossen, President/CEO, and welcomed him to his first PEFCU Annual Meeting.

President Kossen called the 64th Annual Meeting of Publix Employees Federal Credit Union to order at 5:05 pm in Meeting Room A/B of the Credit Union headquarters.

President Kossen appointed Administrative Assistant Christina Heckman as Recording Secretary. President Kossen then asked if a quorum was present; Recording Secretary Christina Heckman stated that 18 members were present, constituting a quorum. Karen Boccaleri made a motion to dispense with the reading of the previous year's minutes, seconded by Kyle Davis.

President Kossen welcomed everyone to the 64th Annual Meeting, then introduced the Board members: Terry Brigman, Linda Hall, and Kyle Davis. He also acknowledged the years of leadership by former CEO Robert Bregler before his retirement on January 3, 2022.

President Kossen recognized the hard work and commitment that the Credit Union associates demonstrated and the top-notch service they provided our members during an unprecedented time. He then introduced Chairman Terry Brigman to give the Chairman's Report.

Chairman Brigman thanked all employees for keeping PEFCU secure and financially sound. He expressed his appreciation to the associates at all branches and in every position and said the associates are why we can provide outstanding service to our members. Chairman Brigman thanked management for all they do to keep us focused on the right path. He thanked the Board for an outstanding job in hiring our new CEO. Finally, he thanked the Executive Committee and Credit Committee for ensuring we were safe and sound.

President Kossen resumed the meeting and thanked Terry for his years of service as Board Chairman. He also thanked the Board of Directors and the Supervisory Committee.

President Kossen stated that 2021 was another busy year for PEFCU:

- We grew to more than 105,000 members.
- We grew to \$1.39 billion in assets.
- We served more than 205,00 members through our Member Contact Center.
- We had more than 3 million interactions on our social media channels.
- We reviewed over 28,000 loan applications.
- We loaned over \$246 million to members.
- We committed to our associates' development by investing nearly 5,000 hours in training.

President Kossen then gave some 2021 highlights:

- We merged our Member Contact Center and eBranch to prepare for more advanced interactions with members through our online and mobile banking platforms.
- We were voted "Best Credit Union" in the "Best of Palm Beach County Awards."
- We were one of Lakeland Ledger's "Best of Central Florida."
- Forbes named us one of the best credit unions in Florida.

President Kossen said our Community Involvement remained strong in 2021, and we look to be more focused in 2022:

- Giving back to the communities we serve remained a priority.
- We raised money to assist with the Surfside condominium collapse relief efforts.
- We participated in various walks to raise money and awareness for some great causes.
- We collected and donated non-perishable foods, school supplies, and toys for those less fortunate.
- We planted new trees in the community.

President Kossen then asked if there were any unfinished business; there was none.

Under New Business, President Kossen reported on the election of Directors. The Nominating Committee had nominated Terry Brigman, Linda Hall, and Jeff Chamberlain for re-election to the Board. Since there were no other nominations, Karen Boccaleri cast one ballot for the election of each Board member to three-year terms on the Board.

President Kossen then recognized the 2021 Excellence Award winners; Sandra Maldonado, MX Support Specialist at the Lakeland branch and our Associate of the Year, and Regina Warner, Assistant Branch Manager at the Jacksonville branch and our Inspirational Leader of the Year.

There was no further business; Andrea Tomashoff motioned to adjourn the meeting, seconded by Kaylan Brugh. Motion carried. The meeting was adjourned at 5:12 pm.

Respectfully submitted,
Christina Heckman
Recording Secretary