

Our Annual Meeting will be held on March 30, 2027 at our Operations Center located at 3232 S. Sherwood Forest Blvd. in Baton Rouge. The meeting will begin at 5:30 PM and will last about an hour.

Get Ready!

Coming this October, we will be **upgrading our digital banking** to give our members an overall better experience.



Scan this QR code to visit our FAQ page and stay informed throughout the upgrade!



Exciting new features that you can look forward to

- Updated tools for managing accounts
- Personalized dashboards
- Goal Setting
- Easier navigation
- New self-service features
- And More!

A smooth upgrade starts with up-to-date information

Log into online or mobile banking to review and update your contact information if needed:



PHONE NUMBER



EMAIL



ADDRESS

FROM THE CEO

As the fall 2026 season arrives in Southern Louisiana, EFCU Financial continues to build on the progress we have made together and the momentum we are creating for the future. Our commitment remains focused on providing the products, services, and personal support our members expect, while also investing in new ways to make banking easier, faster, and more convenient.

Over the past year, we have continued to enhance the member experience through improvements to account opening, expanded service options, our virtual assistant, youth checking, branded debit and credit card offerings, and our loan contact center. In 2026, we are especially excited to introduce a new website and an upgraded digital banking platform that will deliver a more modern, intuitive, and innovative online and mobile experience. These enhancements are designed to give members a state-of-the-art way to manage their financial lives wherever they are, with greater convenience, improved functionality, and a digital experience that reflects the same level of care and service members receive from our team.

At EFCU Financial, we take the member experience seriously, and our goal is to provide an experience that rivals any financial institution in the Greater Baton Rouge Area. We also continue to have a meaningful impact not only on our members, but also on the communities we serve. Over the last year, we have remained committed to reinvesting

in Southern Louisiana through support for local non-profits, scholarships for graduating high school seniors, and scholarships for university student-athletes.

Lastly, we are proud that EFCU Financial continues to earn recognition as a leading workplace, including being named one of Baton Rouge's Best Places to Work for the third consecutive year, as well as receiving state and national workplace honors. A great workplace is about more than competitive compensation and benefits, although we take pride in offering both. It is about creating an environment where people feel supported, empowered, and appreciated for the unique contributions they make every day.

We believe that the more we serve and support our team members, the better they can serve and support our members. Thank you for your continued membership and trust in EFCU Financial.

I am honored to continue serving you and excited about the future we are building together.

Tom Kuslikis, CPA, MBA

President & CEO



OUR BOARD ELECTION PROCESS

AS A REMINDER, THE FOLLOWING IS THE BOARD ELECTION PROCESS:

At least 120 days prior to the Annual Membership Meeting, the Board of Directors will name a Nominating Committee comprised of three directors to:

- Solicit nominations from the general membership 120 days prior to the annual meeting.
- Determine the candidates' qualifications and nominate at least one member for each vacancy on the Board.
- Notify members of the upcoming elections and the names submitted by the Nominating Committee in writing at least 75 days before the scheduled annual meeting.

Nominations by petition signed by 1% of the membership, with a minimum of 20 signatures and a maximum of 500 signatures, may be made within 40 days of the upcoming annual meeting. Nominations from the floor at the annual meeting are no longer accepted.

The final slate of nominations, along with a brief statement of qualifications and biographical data on each candidate, will be posted at all EFCU Financial locations at least 35 days before the annual meeting.

If no nominations by petition are submitted, the candidates submitted by the Nominating Committee will be elected by acclamation. If any nominations by petition have been made, ballots will be distributed, the vote taken and tallied, and the results announced at the annual meeting.