



Nominations for Directors and Annual Meeting Notice

As directed by the bylaws of First Financial Credit Union, a Nominating Committee has been appointed to carry out the election of the Board of Directors. The Committee has the following proposed candidates for three Board positions open for election in June 2026. The background and experience of the candidates nominated by the Nominating Committee is provided below.

If a qualified member is not selected by the nominating committee, but wishes to run for an elected office, they may have their name placed on the ballot by submitting a petition which will consist of at least 1% of the membership as established on January 1 of each election year. Petition must be submitted to the appointed tellers for verification and the placing of the member's name on the ballot. Such petition shall be received by the tellers no later than 45 days prior to the annual meeting (deadline April 29, 2026).

In the event there are more nominees than vacancies to be filled, all candidates and their qualifications will be presented on an official ballot which will be by mail or any other electronic means as determined by the Board of Directors. If there is only one nominee for each vacancy, the nominees will be approved by acclamation.

Nominations for Directors by the Nominating Committee:

Cindy Frost, joined the FFCU Board in 2022 after serving on the Supervisory Committee for five years. I currently serve as the Board's 1st Vice Chair. I've been with Presbyterian Healthcare Services since 2011, and work as an Internal IT Auditor. With credentials as a CPA, CIA, and CISA, I bring a balanced and detail-oriented approach to my volunteering - helping ensure strong oversight and supporting our long-term goals. I'm committed to earning and keeping the trust of our members, building strong connections in our community, and making sure FFCU stays a member-focused credit union for generations to come.

Paul Hardin, FFCU Board Associate since 2025. I have been a member of FFCU for over a decade and began volunteering with the Board to put my skills and experience in IT to use for my community. I work as a senior cybersecurity consultant with 15+ years of experience in the tech industry. As an Associate Board member, I am privileged to further the FFCU's mission while championing my passions for security, technology education, and economic development. I live with my wife in Albuquerque, where I enjoy jewelry making and birdwatching.

Loretta Montoya, FFCU member for 35 years and Board member since 2008. I currently serve as Chairperson of the FFCU Board of Directors. In my professional career of 30+ years, I retired as the Comptroller/CFO of a large community college, overseeing finance, accounting, budget and strategic planning functions. I've also served as adjunct faculty since 2009, primarily teaching Financial Literacy. Currently, I work with New Mexico colleges as a financial consultant. I hold a Doctorate in Educational Administration, a Master's in Public Administration and a Bachelor's in Accounting, bringing a strong foundation in leadership, governance and financial stewardship to FFCU.

Results of the election will be announced at the Annual Membership Meeting, which will be held on June 13, 2026. No nominations will be accepted from the floor at the Annual Membership Meeting.

Sincerely,

First Financial Nominating Committee

Cassie Kelley, Randy Lunsford, Paul Rael, Jennifer Walters