Stacey Walker:

I am running for re-election to the Board and asking for your vote. As a current Board member, I welcome the opportunity to continue to represent you. Using my legal and business skills, I will continue to add value to the Board and work with the management team as we share responsibility for navigating XCEL's future. Together, we will continue to provide competitive financial products and strive for quality service.

For over a decade, I have earned certifications and spoken at conferences to keep up with the ever-changing regulatory landscape and to represent XCEL. I was designated a Certified Credit Union Director at London Business School by the Credit Union Executives Society. I also successfully passed an examination to become a NAFCU Certified Compliance Officer for credit unions. Moreover, in November 2022, I spoke at the United Nations to discuss sustainability, diversity and corporate social responsibility at credit unions. In July 2022, I spoke about XCEL's outstanding leadership at the CUNA Mutual Discovery Conference. In 2021, I spoke at the Diversity, Equity and Inclusion Summit conducted by the National Credit Union Administration - the government agency that regulates all federal credit unions. Prior to that, I spoke at two World Credit Union Conferences, as well as other credit union events.

As the XCEL Board Director, I was honored to receive two Volunteer of the Year awards from the credit union community. In addition, I won an award from the *Credit Union Times* magazine and an award from the National Association of Federal Credit Unions the same year. I was also the recipient of a Young Credit Union People award from the largest international association of credit unions.

I remain committed to the success of XCEL, and I would appreciate your support and your vote to continue serving on the Board. Thank you.

Gennaro "Gerry" Aprile:

After 32 years of service, I retired from the Port Authority of NY & NJ Police in 1996. I have extensive experience in the fields of police management, organization, administration and labor relations. I served as the President of the Port Authority Police Sergeants Benevolent Association for 22 years, where I was involved in contract negotiations and employee/management relations. For over 25 years, I have been elected and have served on the Board of Directors of XCEL Federal Credit Union. I am aware of the potential challenges that our credit union may face over the next three years. Your vote will help me continue to serve on the Board of Directors and prepare our credit union for anything that comes our way. My focus is the improvement of XCEL's current services and benefits, which will in turn better serve all our members now and in the future. Thank you.

Frank Castrofilippo:

In 2013, I became a member of XCEL FCU, formerly known as the NBC NY Employees FCU. Shortly after, I decided to join the Supervisory Committee. I later became the Chairman of the Supervisory Committee in 2017. Since then, I have learned a great deal about how the credit union operates by working closely with other members of the Board and credit union staff.

I have worked at Comcast NBCUniversal since 2011 and served in many roles. I am currently Executive Director of Core Services, Total Rewards Finance. I oversee all M&A transactions for Comcast NBCUniversal from a Human Resources perspective. I also manage a \$2.7 billion Total Rewards budget. Before coming to NBCU, I worked in the pension industry as a consultant and actuary. I have a Bachelor of Science in Mathematics and Business Finance from Brooklyn College. I am certain that the knowledge I've gained throughout my career will help further advance XCEL Federal Credit Union, both in operations and expansion. I believe in the continued growth and success of our credit union, and I am confident that we'll see this in the years to come.

Thank you for your consideration.

