



XCEL Federal Credit Union

59th Annual Meeting June 15, 2023

**Call to Order
Chair, Phyllis Ford**

**Establish a Quorum
Chair, Phyllis Ford**

**Approval of 2022 Minutes
Chair Phyllis Ford**

**Chair's Message
Chair, Phyllis Ford**

**Treasurer's Report
Board Treasurer, Sal Schiano**

**President's Report
President/CEO, Arlene Bernard**

Supervisory Committee Report
Supervisory Committee Chair, Ada Guerrero-Guillod

Nominating Committee Report
Nominating Committee Chair, Frank Lazzaro

New Business Open to Floor
Chair, Phyllis Ford

Door Prize Drawing
Chair, Phyllis Ford

Adjournment
Chair, Phyllis Ford

The entire staff, management team and Board of Directors' of XCEL Federal Credit Union would like to thank each and every one of you for your attendance here tonight, and to extend our sincere appreciation and gratitude to all of our members.

Every day, we strive to uphold the mission of XCEL, To be the primary financial institution for members by providing the highest quality affordable products and services, delivered with honesty and integrity in a convenient and secure manner for generations to come.

You, our members, are our most valued asset, and we thank you for your continued support of the credit union.

Thank you!