

# Board of Directors Nominees

## Phyllis Ford

I am Phyllis Ford and I am running for re-election to the XCEL Board of Directors. Since my first term in 2008, I have served as Supervisory Committee Chairperson and Board Vice Chairperson. Currently, I serve as the Chairwoman of the XCEL Board of Directors.

As Chair, I helped negotiate a favorable merger package with NBC (NY) EFCU. That merger was completed April 1, 2019 and strengthened XCEL's finances while providing added services to the NBC membership. It also brought NBC's 2,000 members into XCEL's field of membership while lifting our assets to just north of \$200 million.

I have been employed by the US Department of Urban Development for 22 years, currently as a Deputy Director. In addition to my service at the federal level of government, I have an extensive background in community development, mortgage lending and banking.

I have been a member of XCEL since 2001.

Thank you for your consideration.

## Frank Lazzaro

I have been a member of the XCEL/NBC (NY) Employees Federal Credit Union for 40 years which I served on the Supervisory Committee for 10 years and held the position of Chairperson of the Supervisory Committee.

In 2008, I became President of the NBC Board of Directors and have held that position for 11 years until the merger with XCEL Federal Credit Union.

As a member of XCEL/NBC (NY) Employees Federal Credit Union for over 40 years and being on the Board of Directors, I have obtained the experience and knowledge and was able to work with Credit Union management and staff over the many years.

I hope my work and input as a member will contribute to XCEL Federal Credit Union and help support this excellent financial institution.

Thank you for your consideration.

## Suzanne Taylor

I have been a long-time member of XCEL Federal Credit Union having served as Vice Chairman of the Board of Directors. I have previously served on the XCEL Federal Credit Union Supervisory Committee and held the position of Chairman and am currently serving as Board liaison for the Committee. Through my involvement with XCEL, I was able to successfully complete the Credit Union National Association Volunteer Achievement Program requirements to obtain the Board Financial Literacy certificate.

I have advocated for credit unions in Washington, D.C. through my attendance at various conferences where I have had the opportunity to speak to decision makers on credit union issues. I am currently employed at the Township of North Bergen as the Township's Qualified Purchasing Agent. I am also an adjunct instructor at Rutgers University's Center for Government Services where I teach Public Purchasing courses. With over 26 years of governmental service, I have acquired a strong background in purchasing, accounting, audit, finance, and contract negotiations which I will continue to bring to the Board of Directors if elected.

Thank you for your consideration.