

# MEMBER NEWSLETTER

## FALL 2025

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## 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.

## MESSAGE FROM CEO

As the fall 2025 season arrives in Southern Louisiana, EFCU Financial marks its second year under my leadership. The credit union has continued its commitment to providing products and services to the Greater Baton Rouge Area, aiming for a positive member experience. Over the past year, updates have been made to various products and services. These include improvements to our account opening, which now allow new members to join within minutes; the introduction of a virtual assistant in the contact center; the launch of a youth checking account; a branded Southern Athletics debit and credit card; and, the establishment of our new loan contact center. Additional positive changes are planned for 2026, such as a new website and an updated digital banking platform. At EFCU Financial we take the members' experience seriously, and we want to provide you with an experience that rivals all other financial institutions in the Greater Baton Rouge Area.

We also continue to have a significant impact on not only our members but also the community. Over the last year, we have continued to reinvest in our community with donations to local non-profits and scholarships to graduating high school seniors, and scholarships to university student-athletes.

Lastly, we are proud to announce that we were recently named a Best Place to Work in Baton Rouge for the fifth time. A great workplace is about more than just competitive compensation and benefits, although we take pride in offering both. It's about creating a space where people feel supported, empowered, and appreciated for their unique contributions. We believe that the more we serve and support our team members, the more our members will be served and supported.

We appreciate you all for your membership and I am honored to continue to serve you all.

**Tom Kuslikis**, *President & Chief Executive Officer, EFCU Financial*



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Our Annual Meeting will be held on March 31, 2026 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.