

## THE VENUE HAS BEEN CHANGED!

### ANNUAL SHAREHOLDERS' MEETING COLLEGEDALE CREDIT UNION FEBRUARY 27, 2025

Dear Valued Collegedale Credit Union Member,

You are invited to attend the Collegedale Credit Union Annual Shareholders' Meeting to be held from **8:30 AM to 6:00 PM** on **Thursday, February 27, 2025**, at **CCU** located at **5046 University Dr, Collegedale, TN 37315**.

- Stop by and enter to win prizes for members of all ages!
- Light refreshments will be provided throughout the day.

The Nominating Committee report on its work in selecting three Directors and one Advisory/Associate Director to serve on the Collegedale Credit Union Board of Directors for the 2025 – 2028 term will be available.

Following are the candidates' brief biographies:

- ***John Beckett*** retired from his position as Professor of Computing at Southern Adventist University in 2024, after 49 years of service to that institution. During his tenure at SAU, he also served as Chief Engineer and Manager of WSMC-FM, and Director of Information Services. He has served on the board and various committees of the Collegedale Credit Union. He is currently treasurer of the Standifer Gap SDA church. John and his wife Barbara have two sons, three grandsons, and a granddaughter. One son, John, is a departmental leader at the General Conference of Seventh-day Adventist world headquarters, and the other son, Robert is Controller for a business in Chattanooga. Robert previously served as an Accountant for the Collegedale Credit Union. John and Barbara enjoy traveling, serving in our church, and enjoying their family.
- ***Debbie Collins*** is an Enrolled Agent under the Internal Revenue Service Enrolled Agent program. She is a member of the Chattanooga Tax Practitioners and the National Association of Enrolled Agents. She has been in accounting and taxes since 1982. She first became acquainted with Collegedale Credit Union when working with her clients who had a strong presence in Collegedale Credit Union. Additionally, she worked closely with the former controller of the Credit Union. She is currently President of Woodmen Life Charity Chapter 16, Woodmen Life Jurisdictional Tennessee Treasury, President of other area organizations and has served as a children's teacher in her local church. Deborah is married to Kevin Collins and lives in Cleveland, Tennessee. They have 3 children, Nicole, Robert, and Summer. Deborah enjoys outdoor activities, crafts, and spending time with family.
- ***David Ruhling*** is a Certified Public Accountant, a graduate of Southern Adventist University, and he has his own CPA firm in Chattanooga. He is a member of The American Institute of Certified Public Accountants and The Tennessee Society of Certified Public Accountants. He has served on the Collegedale Credit Union Board for the past twenty-one years. He is a member of the East Ridge SDA Church. David is married to Diane, and they have two children, Elisabeth and Seth and three grandchildren! David enjoys camping, running, and spending time with his family.
- ***Lonny Byrd*** is an accomplished professional with over 20 years of experience in software engineering, business management, and financial oversight. He is currently an owner at Neighborhood Urgent Care, where he has played a pivotal role in the company's financial and operational growth. In addition to his professional achievements, Lonny is involved in community service. He has served on several boards, including the School Board for Lester Coon Adventist School and the Church Board for Apison Seventh-day Adventist Church. He has lived in Apison, TN since 2003.

We look forward to seeing you and your family stop by and join us for this year's Annual Shareholders' Meeting.