

The Board of Directors and the Supervisory Committee are the Credit Union volunteers who represent members in policy-making decisions that guide Ventura County Credit Union (VCCU).

These nominees are willing to serve the designated terms of these positions. Here are the statements of each nominee for the Board of Directors and Supervisory Committee.

Pursuant to Section 501 (d) of VCCU's Bylaws, nominees will, without further action, when there is the same number of nominees as vacant positions, be declared elected for three (3) year terms at our Annual Meeting.

Board of Directors

MARK A. TRIBBITT

I believe that I bring a unique set of skills and experience that would be valuable in helping Ventura County Credit Union serve its members. I have 15 years of work experience from the financial services sector and most recently have spent the past 14 years as a professor of Strategic Management at Pepperdine University. Additionally, I have consulted firms across a variety of industries in areas of strategic planning and corporate development. Since the start of my first term with Ventura County Credit Union, I have founded a community bank in the San Francisco Bay Area, which has given me even further insight into the financial services industry. I am willing to accept the responsibility of the job, including the personal contribution of time and effort needed to perform the duties of the board of directors. Therefore, I am asking for your support in seeking re-election to the board of directors.

ROXANNE (ROXY) OSTREM

I am proud and honored to be part of Ventura County Credit Union. The Credit Union has been part of my life since I was a child. My family was helped financially several times through the Credit Union. As a Director, I can tell you the foundation building ideal, People Helping People, isn't just Credit Union lip service, it is at the forefront of all the decisions made at Ventura County Credit Union--we think member first. The Board of Directors and Supervisory Committee members are the volunteers who work for you and understand the day-to-day challenges of life in Ventura County. I served on the Supervisory Committee for 3 years, and 26 years on the Board of Directors, including 13 years as your Chairperson. Professionally, I have an extensive background in the Agricultural Business of Ventura County, working with local growers, packers and shippers. Having lived in Ventura for some 66 years, I have seen many changes that have prepared me to work for you and all the members of this amazing Credit Union. I am grateful to be nominated and seek your support in my re-election. Thank you.

SELFA SAUCEDO

I am a lifelong resident of Ventura County and a 32-year employee of Ventura County working in Public Health. I have been a member of the Ventura County Credit Union for as long as I have been a county employee. I originally selected Ventura County Credit Union because they had a direct deposit option when I was hired. I explored other options and quickly returned to the credit union. I realized that the credit union offered a more personal banking experience and provided the services that I needed most. During my time with VCCU, I have developed a great deal of respect and pride in the services provided by the credit union to its members in Ventura County.

Continue on page 2

Continued from page 1

My work philosophy in providing service is to prioritize equity, to provide services to clients/patients in a way that takes into consideration their lived experience and conditions in which they live, learn, work and play. A critical determinant of an individual's health is their financial health. It is for that reason that I am interested in serving on the VCCU Board of Directors. I have a positive, personal experience as a member of the credit union and I believe in the directive of the Federal Credit Union Act which authorized federally chartered credit unions to "promote thrift, provide low-cost credit to people of small means..." Ensuring the security, safety and integrity of our members' deposits, protecting their confidentiality and encouraging the further growth of the credit are my main priorities as a member of the Board. In doing so we not only improve our member's financial health but the financial health and prosperity of our communities.

My academic background includes a master's degree in public health from the University of California, Los Angeles and my professional career include 35 years in public health service. I look forward to serving the members of the Ventura County Credit Union. I have 3 adult children and 4 grandchildren and a large family network in Ventura.

Supervisory Committee

BRENDA ALLISON

As a professional enterprise risk manager and entrepreneur, I voluntarily offer my business acumen and analytical skills to the Ventura County Credit Union's Supervisory Committee. As the president of a commercial insurance brokerage, my duties customarily include financial analysis, human and capital resource management, organizational innovation and overcoming internal and external challenges. My primary role is to profitably manage sustainable growth while preserving our agency's 49-year legacy. This feat requires that I balance

big-picture strategic planning with attention to the small details to protect the agency and our clients. My time serving on the committee has allowed me to add a different perspective that synergistically fosters collaboration within the existing committee. As a team, we explore varying audits and strategies, but individually, I feel we each have our individual talents to contribute. I have enjoyed working with each member of the committee and feel we work efficiently and effectively together.

KEN KAGAN

Joining the Supervisory Committee in October 2014 has been an exciting time of learning and growing. I have learned in that brief time the importance of the committee in helping maintain the integrity of the operations. I have always been a satisfied member of Ventura County Credit Union. Now I have the honor of being behind the scenes and seeing the amount of work and dedication that goes into running those operations. I am proud to be able to contribute what I can to the continued success of VCCU.

As a CPA in practice for over forty years, I believe I can add value to the Supervisory Committee.

Thank you for the opportunity.

Please Join Us

75TH ANNUAL MEETING

Tuesday, April 28, 2026

5:30 p.m.

Corporate Headquarters

2575 Vista Del Mar Drive, Suite 100

Ventura, CA 93001

805.477.4000 • vccuonline.net

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