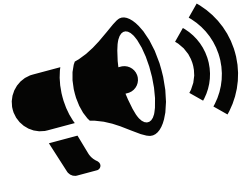


BOARD OF DIRECTORS

CANDIDATE BIOGRAPHIES



AVAILABLE FOR REVIEW

Board of Directors candidate biographies are available for review below. This year, we will be electing two members to the Board of Directors. Board members work to guide the credit union in several areas including policies and budgets. Credit union members will be asked to vote on the nomination of the individuals below during Annual Meeting. Additional Annual Meeting information can be found online at: mymembersfirst.org/events.

MR. RYAN HOWERTON

Ryan Howerton currently works as the Director of Communities at 21st Mortgage where they focus on mobile home communities. In this position, he works closely with community operators and retailers to develop and introduce lending programs responsive to their needs. Ryan has held multiple positions at 21st Mortgage throughout his 15-year tenure including Business Development Manager where he worked to develop lending programs and help expand the nation's largest portfolio of manufactured home loans. A proud University of Tennessee graduate, Ryan majored in economics. He has been a member of the credit union for over 10 years and currently serves on the board for the Ohio Manufactured Housing Association and has previously served on the boards of the Mississippi, Kentucky, and Michigan Manufactured Housing Associations. Ryan and his wife, Kerry, have two daughters.

MS. JUDY STONE WILSON

Judy Stone Wilson currently works as a Realtor with Realty Executives Associates in Oak Ridge and is a retired Supervisory Contracting Officer from the United States Department of Energy. Judy has been a member of the credit union since the 1980s and is an active member of Altrusa International, Leadership Oak Ridge Advisory Council, Kern Methodist Church, and Rotary Club of Oak Ridge.

mymembersfirst.org

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