



December 1, 2024

Dear Valued Member,

On behalf of Smart Financial Credit Union's 60,600 members and the Board of Directors, I would like to thank you for your interest in serving as a Director. Credit unions were founded on the principle of "people helping people," and there is no greater example of this than voluntary service to the organization.

The process for Nomination by Petition requires that the completed packet be returned no later than 5:00 p.m. on Tuesday, February 18, 2025. Upon certification, the Nominating Committee will notify you that your name will be added to the election ballot as a candidate nominated by your fellow members. All nominees will be introduced at the Annual Membership Meeting on Thursday, April 3, 2025 before the election.

Again, your willingness to serve Smart Financial is very much appreciated. Feel free to contact Sandra Torres at 713-407-1700, extension 1763, with any questions you may have.

Sincerely,

A handwritten signature in blue ink, appearing to read "Timothy C. Raffield".

Timothy C. Raffield
Director & Secretary
Smart Financial Board of Directors

