



Notice of the 2026 Annual Meeting

We are conducting the 2026 Annual Meeting by Electronic Transmission as provided in Section 411 of the Amended and Restated Bylaws of Patelco Credit Union effective April 28, 2017 (the “Bylaws”).

The Annual Meeting will be hosted by video conference on **April 30, 2026, at 5pm PT**.

Registration is required to attend

We welcome you to join us and take this opportunity to submit questions in advance. To register, please send an email to annualmeeting2026@patelco.org no later than 11:59pm PT on Friday, April 24, 2026.

If you would like to submit a question, please do so in advance via email (to the same address above). We will answer as many questions as possible during the virtual meeting.

How to receive Annual Meeting materials

The Annual Meeting materials will be available for download at **patelco.org** on April 13, 2026. The materials will include the following:

- Notice of Annual Meeting
- Meeting Agenda
- Minutes of 2025 Annual Meeting
- 2025 State of the Credit Union
- 2025 Annual Report

Matters requiring a vote

Please note that there is no new business to discuss. The only matter requiring a vote of the members in attendance is approval of the 2025 Annual Meeting minutes.

Patelco Credit Union 2026 list of candidates nominated

Board of Directors – Four (4) positions to be filled by acclamation of the Board of Directors as provided in the Bylaws:

Colleen Cabey	3-year term	Vickie Rath	3-year term
Debra Chaw	3-year term	Jesse Rivera	3-year term

Section 501(D) of the Patelco Credit Union Bylaws provides “If no more nominations for vacant positions are received than the number of vacant positions, the credit union may, without further action, declare that those nominated and qualified to be elected are elected.” Four candidates have been nominated to fill the four open Director seats. Therefore, the Directors nominated will be approved by acclamation of the Board of Directors as provided by the Bylaws.

As we move into 2026 and prepare to celebrate Patelco’s 90th anniversary, our mission remains clear: strengthening your financial wellbeing. In 2025, we supported members through shifting economic conditions, expanded access to low-cost financial products, and continued offering competitive loan options when many households felt rising cost pressures. Our financial foundation stayed strong, with healthy net worth, robust liquidity, and the vast majority of deposits insured — ensuring we can keep reinvesting in member value.

We deepened our commitment to financial wellness through coaching, workshops, and tools that help members budget, reduce debt, and build savings. We also expanded hardship assistance and saw an increasing number of our members take advantage of our no-cost consultations of Certified Financial Specialists — so members never have to navigate challenges alone. And with continued investments in fraud prevention and security, protecting your financial health remains central to who we are.

Sincerely,



Erin Mendez
President & CEO
Patelco Credit Union

