

**PLEASE READ FIRST:**

- Joint members who opened their account **before** September 30, 1987, and who are not a primary member on any account, should call to request a ballot from an Election Representative. 410-272-4000, ext. 3559
- Toll-Free: 800-225-2555, ext. 3559
- You may vote for up to a total of three (3) candidates.
- **Ballots with more than three (3) boxes marked** or without a completed Member Verification form will be declared invalid.
- **Only members age 16 and older may vote.**
- All ballots become the property of the Supervisory Committee.
- Note: Your member number is printed at the top of your statement (also available within online banking, if you are enrolled).

**VOTING INSTRUCTIONS:**

- **By Ballot:**
  1. Open the flap to expose your ballot.
  2. Read each candidate's biographical information, mark the box next to the candidate(s) you choose, and moisten the gum seal on the bottom, left and right. Fold the bottom panel to the center to seal your ballot. **Seal this panel first.**
  3. Completely fill out the Member Verification form. Moisten the gum seal above the form and on each side, and fold this panel down to close your ballot.
  4. Drop your ballot in the mail. The postage is already paid. You can also drop your sealed ballot in a ballot box at any APGFCU® branch.

- **By eBallot:**
  1. Online at apgfcu.com
  2. Within APGFCU Online/Mobile Banking

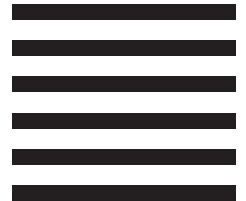
Ballots must be received no later than March 26, 2023.

NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



**BUSINESS REPLY MAIL**  
FIRST-CLASS MAIL PERMIT NO. 635 DUBLIN, OH

POSTAGE WILL BE PAID BY ADDRESSEE  
CUBALLOT – ELECTION PROCESSING  
E SPACE COMMUNICATIONS INC.  
P.O. BOX 3156  
DUBLIN OH 43016-9842



## 2023 MEMBER VERIFICATION

Please fill in the following information **completely**. An APGFCU® election teller will use this form to determine your eligibility to vote. **Please do not tear off this section.** Instead, moisten the seal above and fold down to close **after** you have sealed the ballot portion. **We must receive both the Member Verification form and your marked ballot together in order for your ballot to be valid. Ballots must be received no later than March 26, 2023.**

MOISTEN TO SEAL

MOISTEN TO SEAL

Member Name	Signature	
Last 4 Digits of Your Member Number*	Please ✓ Check One:	<input type="checkbox"/> PRIMARY MEMBER
Last 4 Digits of Your Social Security Number		<input type="checkbox"/> JOINT MEMBER
Address		
City	State	Zip

\*Your member number is printed at the top of your statement.

FOLD THIS FLAP LAST/ DO NOT REMOVE

**Read the instructions on the back of the ballot before voting.**

## YOUR FOUR CANDIDATES FOR BOARD OF DIRECTORS

You may vote for up to a total of **three (3) candidates**. There are three positions open. Each elected candidate will serve a three-year term. Place a check mark in the box next to the candidate(s) of your choice, moisten seal on the bottom, left and right. Fold the bottom panel to the center to seal your ballot. Next, fill out the "Member Verification" form (above) and seal. Ballots must be received no later than **March 26, 2023**. The results of the election will be announced at the Annual Meeting on Thursday, April 20, 2023. Watch for more details about the Annual Meeting in upcoming issues of the member newsletter and at [apgfcu.com](http://apgfcu.com).

**Biographical information is supplied by the candidates. APGFCU does not endorse any candidate. Order of the candidates was chosen by lots.**



**Timothy A. Sherwood, PhD**

I am a career educator with 30 years of experience in higher education, currently serving as Vice President for Academic Affairs at Harford Community College. With my commitment to education, I have promoted financial literacy over the past 12 years. During the past two years, I have volunteered at APGFCU, serving on several committees and as an Associate Director. I would be honored to represent your interests as a full board member at APGFCU.



**Sherif Eskaros**

I am currently an Associate Director and member of the Community Involvement, Technology, and Planning/Budget/Asset Liability Management committees. I have experienced life in three countries, and four states, and have called Cecil County home for the last 21 years. I have a B.Sc. from Rutgers and a career in both engineering and legal. I hope to continue to bring my diverse experiences to board discussions to serve APGFCU and its members.



**Donald J. Burnett, COL (Ret.)**

Current Vice Chair of the Board of Directors, Chair of the Human Resources Committee, and member of the Governance Committee. APGFCU-affiliated since 1980, I am a retired Army officer living and working locally. I hold B.S. and MBA degrees, and will use my experience to best represent you. Previous Associate Director experience and, more currently, board leadership chairing multiple committees. "It's a privilege to serve our members' interests. I would be honored by your vote!"



**Emanuel C. Hatton**

Having worked on APGFCU committees for six years, I am convinced the credit union movement represents an excellent alternative banking source for people other financial institutions may not work with. That's how credit unions began. I have BS and MBA degrees, served as a combat arms soldier for 21 years and government civilian for 22 years. There's a saying, "service before self." That's what I want to do: serve the underserved community.

MOISTEN TO SEAL

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