

Member Packet
April 2026



Together,
We Thrive



APG Federal Credit Union

Serving Harford, Cecil and Baltimore Counties and Baltimore City.

Aberdeen Proving Ground Federal Credit Union
Annual Membership Meeting
AGENDA

April 23, 2026
Broadcast Live via Zoom from APGFCU Edgewood Operations Center

6:00 pm	Invocation	Timothy A. Sherwood Board of Directors
	Pledge of Allegiance	Gerald Ernest, Associate Director Board of Directors
	Business Meeting	Donald J. Burnett, COL (Ret.) Chairman, Board of Directors
	• Call to Order	
	• Quorum - Attendance Announced	
	• Appointments	
	• Recording Secretary	Stephanie Provenza Executive Assistant to the CEO
	• Minutes and Reports	Available Online in Member Packet
	• Introduction of Board of Directors and President/CEO ...	Donald J. Burnett, COL (Ret.)
	• Introduction of Executive Staff	Becky Smith, President/CEO
	• APGFCU Scholarship Awards	Liz M. Monti VP, Financial Education
	• Chairman of the Board's Remarks	Donald J. Burnett, COL (Ret.)
	• Treasurer's Report	Cheryl D. Rice Treasurer, Board of Directors
	• Election of Directors	Marjorie E. Warfield Chair, Supervisory Committee
	• Unfinished Business	Donald J. Burnett, COL (Ret.)
	• New Business	Donald J. Burnett, COL (Ret.)
	• Adjournment	

Minutes of the 2025 Annual Meeting
ABERDEEN PROVING GROUND FEDERAL CREDIT UNION
April 17, 2025

1. **OPENING CEREMONIES** – The business portion of the Annual Meeting, held virtually via Zoom, began at 6:00 p.m. on Thursday, April 17, 2025. The meeting was broadcast live to the Edgewood Operations Center Community Room.

M. Dixon delivered the invocation, and E. Hatton delivered the Pledge of Allegiance.

2. **WELCOME** – Chairman D. Burnett welcomed everyone to the Annual Meeting.
3. **CALL TO ORDER** – Chairman D. Burnett announced a quorum was present. A total of 151 members and 20 guests (total of 171) were in attendance.

The Chairman appointed Stephanie Provenza as Recording Secretary. He also introduced Marjorie Warfield, Chair of the Supervisory Committee, who would be announcing the election results later in the meeting.

4. **MINUTES AND REPORTS OF APRIL 18, 2024** – *Motion was made by Nathan Eifert and seconded by Rachel Brush to accept the minutes of the meeting held on April 18, 2024. No objections were raised during the period when objections could be raised prior to the meeting. Motion carried.* The reports of the Treasurer, Supervisory Committee, and Governance Committee were included in the member packet.
5. **INTRODUCTIONS** – Chairman Burnett introduced the APGFCU Board of Directors, beginning with the Executive Committee. Introduced were: Donald Burnett, Timothy Sherwood, Emanuel Hatton, Cheryl Rice, B. Daniel DeMarinis, Paul Eikenberg, Michael Dixon, Wayne Taylor, and Joseph A. Traino. Associate Director Sherif Eskaros was also introduced.

Chairman Burnett then introduced President/CEO Becky Smith. He noted that after the

retirement of longtime CEO Don Lewis in June of 2024, the board conducted an extensive search and appointed B. Smith to fill this top leadership position effective January 29, 2025. She brings exceptional credentials and experience to APGFCU for organizational growth. Most recently, she served as Executive Vice President/Chief Revenue Officer for SECU Credit Union of Maryland. She also served SECU as Executive Vice President/Chief Strategy and Growth Officer, as well as Senior Vice President and Chief Marketing Officer. Prior to her credit union experience, she held leadership positions in banking and with a global strategy and marketing consulting firm. The board is confident she will lead the credit union in offering member-focused services to help members achieve, prosper and grow.

B. Smith thanked the Chairman for his comments and welcomed everyone. She said she was honored and excited to lead an organization so deeply committed to its members, employees, and the community. A tremendous foundation has been built at APGFCU over the past 87 years. She's committed to helping APGFCU grow, while staying true to the values that make the credit union unique. She believes the credit union's potential is limitless. B. Smith introduced executive leadership: Chuck Kelly, Executive Vice President; Genene LaCour, Chief Administration Officer; Scott Weaver, Chief Lending Officer; Amber Askew, Chief Financial Officer; Wayne Beall, Chief Information Officer; Joelle Hash, Chief Operations Officer; Robyn Mannone, SVP Consumer Lending; and Brian Wilcox, Chief Marketing Officer.

6. **APGFCU SCHOLARSHIP AWARDS** – B. Smith introduced a video, narrated by Liz Monti, AVP of Financial Education, to announce the winners of APGFCU's 2025 annual scholarship competition. L. Monti

thanked B. Smith and noted this is the 28th year for the scholarship program. L. Monti stated the program recognizes exemplary graduating high school seniors, as well as returning students and adults who are continuing their education. APGFCU awarded a total of \$75,000 in scholarships to the following 30 students:

Graduating High School Seniors

<u>Student</u>	<u>School</u>
Liliana Baldwin	Patterson Mill High School
Samantha Bender	The John Carroll School
Owen Coleman	Patterson Mill High School
Ian Lewis	North Harford High School
Jillian Moore	North Harford High School
Madelyn Mullahey	The John Carroll School
Camie Nguyen	Havre de Grace High School
Matthew Ohler	The John Carroll School
Mia Romano	The John Carroll School
Olivia Rotella	Fallston High School
Samantha Ruth	Fallston High School
Katelyn Schramm	Harford Technical High School
Katherine Taylor	Fallston High School
Kaylei Thomas.....	Red Lion Christian Academy
Amanda Wang	Aberdeen High School

Returning Students/Adult Continuing Education

<u>Student</u>	<u>School</u>
Yianna Andrews	University of Delaware
Thomas Bock	University of MD College Park
Lauren Carty.....	Wharton School of University of PA
Haley Hardiman	University of MD Global Campus
Sydney Levesque	University of Delaware
Abigail Melick.....	University of MD College Park
Lillian Morelli	Savannah College of Art & Design
Natasha Newson	Western Governors University
Abigail Richard.....	University of MD College Park
Marissa Shatzer	University of MD College Park
Ariana Smith	Morgan State University
Jiana Stamas	University of Delaware
Alaina Taylor	University of MD Baltimore County
Caroline Taylor	University of MD College Park
Melissa Vu	Towson University

7. **CHAIRMAN OF THE BOARD’S REMARKS** – D. Burnett said 2024 was a year of growth and achievement for the credit union. In addition to the strong financial results highlighted in this report, APGFCU continued to make progress in expanding its

reach to even more people, while maintaining its commitment to exceptional service.

Membership grew by 6.9%, compared to the national credit union average of 2.2%. APGFCU is now more than 170,000 members strong. Expansion efforts have been thoughtful and strategic, ensuring the evolving needs of members continue to be met. This careful approach to growth and continued focus on the values that define APGFCU as a cooperative financial institution have provided more opportunities for members to protect and grow their wealth.

The past year marked a significant transition with the retirement of longtime CEO Don Lewis. Don served the credit union for 45 years, with nearly 30 years as CEO. He led the organization with dedication, vision, and integrity, leaving a foundational legacy for all to carry forward. Under his leadership, the credit union experienced tremendous growth and success. APGFCU is stronger than ever and well-poised to realize its potential to help present and future generations achieve, prosper, and grow.

D. Burnett extended his appreciation to C. Kelly, who served as interim CEO during the transitional period in 2024. C. Kelly provided outstanding leadership, ensuring operations continued smoothly and that members’ needs were met during this time of change. He said he was grateful for his guidance and for keeping APGFCU on course.

D. Burnett noted one of the key initiatives as a board has been an emphasis on recruiting volunteers to serve on committees. The strength of APGFCU lies in the collective effort of both staff and volunteers. Volunteers play a vital role in shaping the credit union’s direction and ensuring that decisions reflect the needs of a diverse membership. We are grateful to those who have already volunteered their time and expertise and encourage others to consider contributing to APGFCU’s continued success. To learn more about becoming a credit union volunteer, please visit the website at APGFCU.com/volunteers.

D. Burnett recognized Joseph Traino, board member, who is concluding his service to the credit union. J. Traino is a retired lieutenant colonel of the Army and has been a credit union member since 1976. He answered the call to be a credit union volunteer in 1992, when the credit union had just \$229 million in assets. In 1995, he was elected to his first term on the Board of Directors. Since then, he has served as an elected board member for a total of 15 years, holding the offices of Assistant Treasurer, Treasurer, and Secretary. In addition, he has served as an associate director and on almost all the committees at the credit union. This includes several that he chaired at various points in time, such as the Bankruptcy, Charge-off and Delinquency Committee; the Planning, Budgeting and Asset Liability Management Committee; the Technology Committee; and the Volunteer Recruitment Committee. Other committees he has served on include Community Involvement, Credit Appeals, Governance, Human Resources, Nominating, and Supervisory Committee.

On behalf of the board of directors and the members of the credit union, he thanked J. Traino for his many contributions and years of service to APGFCU.

8. **FINANCIAL REPORT** – Cheryl Rice, Treasurer of the Board, noted that 2024 was a year of financial growth for APGFCU. Deliberate efforts to increase capital continued to be successful. Net worth represents accumulated net earnings over the years. It serves as a "rainy day" fund to help weather hard times. The ratio of net worth to total assets of 8.96% remains well capitalized. Total net worth as of year-end was 8.4% higher than the previous year. APGFCU's assets primarily consist of loans, investments, cash, buildings, and equipment. Assets increased 4% to \$2.4 billion during 2024. APGFCU is currently ranked fifth in size out of federally chartered credit unions in Maryland. Members' shares ended the year at \$2.1 billion, which is 4.1% higher than 2023. Members earned \$24.7 million in dividends.

The variety and quality of the services offered prompted 10,913 people to join the credit union and become owners of their financial institution. Overall membership stood at 168,097 at year-end. Total loans in the credit union increased 9.8%, ending at \$1.9 billion. Net charge-offs of loans were \$15 million.

The interest on loans to members was the primary source of income, followed by miscellaneous income and interest on investments. These three sources together make up gross income. Gross income pays for dividends, NCUA share insurance, provision for loan losses, the cost of running the credit union, and increases in reserves. Interest on loans reached \$112.1 million, while miscellaneous income amounted to \$25.7 million. Interest on investments was \$15.7 million. In 2024, the credit union was able to generate \$16.3 million of net income, which was used to increase net worth.

APGFCU received its annual audit by accounting firm CliftonLarsonAllen LLP. The auditor has issued an unmodified opinion on the financial statements, which means the statements present fairly, in all material respects, the financial position of the credit union as of December 31, 2024, and the results of its operations and cash flows for the year then ended. The financial statements in the 2024 annual report spell out in more detail the financial condition of the credit union.

9. **ELECTION RESULTS** – Marjorie Warfield, Chair of the Supervisory Committee, noted there were three open board seats for the 2025 Board of Directors election, and three candidates were nominated. Nominations for vacancies via petition were open to the membership from October 1 through November 27, 2024. No additional petitions were received for candidates; therefore, the three nominees were automatically elected to the board.

Elected to the Board to serve three-year terms were:

Bernard DeMarinis
Michael Dixon
Sherif Eskaros

10. **UNFINISHED BUSINESS** – There was no unfinished business.

11. **NEW BUSINESS** – D. Burnett noted that members had an opportunity to submit questions upon meeting registration. D. Burnett advised that Board members would answer submitted questions of broad interest to the majority of the membership.

- *What are some measures APGFCU takes to ensure that members' identities and deposits are safe?* (Response by D. Burnett.)

Security is a priority at APGFCU. There are many ways to protect members' accounts and personal financial information. Member data is safeguarded and access is restricted to authorized employees only. Photo IDs are kept on file and are used to verify members' identity when transacting at a branch. When members contact the credit union remotely, identity is verified with a series of security questions. To help minimize the risk of identity theft, signatures and membership IDs are required for any address changes and cash withdrawals. Members can also request that a password be required for staff to perform account transactions. In addition, several fraud prevention tools are offered, including card fraud alerts, where members are notified by text, email, or phone call if a potential fraudulent debit or credit card transaction is detected; online and mobile banking alerts, which can be customized based on account activity; and biometric authentication methods for mobile banking, such as fingerprint or facial recognition. Many resources are available on the APGFCU website to help members recognize and avoid common scams (APGFCU.com/security).

- *Is APGFCU considering any additional benefits for veterans and active military, such as dividend rates or loan rates?* (Response by M. Dixon.)

One service offered today is a VA mortgage loan, which provides 100% financing to qualified borrowers. There are other benefit programs for which veterans and active military may be eligible. For example, through the Member Rewards program, based on combined deposit and loan balances, members may qualify to receive benefits such as free checks, discounted fees, and bonus rates on certain certificates. Through the MyTimes program, members age 50 and older are eligible for free AARP membership, fee discounts, special certificate rates, and more. For those employed by school systems, the U Educate program offers auto and education loan rate discounts, a certificate bonus, a summer savings account with a higher rate, a mortgage rebate, and more. For information on any of these programs, members are encouraged to visit the website or contact a credit union representative.

- *Some economists are forecasting another Great Depression. If it happens, how can APGFCU help younger members stay afloat?* (Response by M. Dixon.)

APGFCU has a long history of helping members through difficult financial times. One of the most valuable resources offered is free financial education programs and counseling services. These can help with budgeting, saving, and making informed financial decisions. Members are encouraged to visit APGFCU.com/Learn for self-guided online tools as well as information on instructor-led seminars, webinars, and financial counseling services.

APGFCU also offers a variety of savings products aimed at helping members build and protect their wealth. Members are encouraged to save using the "pay yourself first" concept. Accounts are designed with no or low minimum balances, making them accessible to all members. In addition, emergency loans

and assistance programs are offered to help cover unexpected expenses, which can be particularly beneficial for younger members who may not have substantial savings. Credit Builder loans are available to those who have experienced a downturn in their financial situation but demonstrate a willingness to rebuild their credit. APGFCU also offers mortgage assistance programs, such as down payment and closing-cost assistance for first-time homebuyers. If members ever experience difficulty repaying a loan, they are encouraged to contact APGFCU promptly to work together on a repayment solution. There are many ways in which the credit union can help.

- *Several questions were received from members asking if the credit union plans to open branches in the Baltimore area. Conversely, one member asked the credit union to curtail building and offer better interest rates on savings instead.* (Response by C. Rice.)

It has been five years since the credit union opened a new branch in Rising Sun. Since that time, the charter has been expanded to serve those in Baltimore County and Baltimore City. Members are primarily serviced via digital means today; however, there are plans for strategically placed branches in the Baltimore area over the next few years to serve in-person needs. These will leverage the latest technology to operate efficiently, while providing a high standard of service. APGFCU is mindful of balancing operating costs with returning maximum value to members. Branches are an investment in the future, so a thorough analysis is conducted before placing a branch to ensure it will generate a positive return to the credit union and its members.

Regarding rates, both deposit and lending rates are continuously monitored. APGFCU is consistently rated among the best in the local market. For example, the High-Yield Checking account currently pays up to 4.00% APY on balances up to

\$20,000, and the 12-month certificate also currently pays 4.00% APY. To learn more, please visit APGFCU.com or contact a credit union representative.

- *Why don't you have a visible sign for your Cecil County location on Route 40?* (Response by C. Rice.)

The visibility of the Elkton monument sign and branch is a complicated situation. Most of the trees blocking the view are in the state's right-of-way, and the rest are owned by another entity. In addition, the town has specific rules regarding trees and landscaping. Members' feedback and understanding is appreciated as the credit union works with various parties to help make the sign and branch more visible.

- *Can you make it possible to set up auto pay for our Visa® bill to pay the full statement balance on the due date?* (Response by E. Hatton.)

Yes, setting up a recurring transfer to pay the full statement balance on a Visa card can be done by contacting a credit union representative through secure messaging within online banking, by phone, or in person. Members can make or schedule a one-time payment through online banking to pay a Visa balance to zero; however, to make it a recurring transaction, staff assistance is currently required. Enhancements for more self-service options are being considered.

- *Will there be a more robust real-time payment option, especially for businesses?* (Response by E. Hatton.)

Members can set up transfers from accounts at other financial institutions to APGFCU by using the "external transfers" feature in online banking. These transactions typically post the next business day; however, a same-day option is available. Work is in process to implement real-time payments using the FedNow system through the Federal Reserve. It is anticipated that this service

will be available to members in early 2026.

- *Are any efforts being made to assist with reemployment of displaced federal employees to help fill credit union vacancies?* (Response by D. Burnett.)

The credit union continually seeks qualified candidates for open positions throughout all areas of credit union operations. Strategic partnerships have been developed with organizations that help individuals find employment, such as Susquehanna Workforce Network and the Chesapeake Human Resources Association. The credit union also participates in numerous job fairs designed for those seeking employment. Open positions are advertised via multiple digital channels, including Indeed.com, and are posted to the website. Those seeking employment are encouraged to visit APGFCU.com/careers.

12. **ADJOURNMENT** – Chairman Burnett thanked everyone who attended the meeting. The business meeting adjourned at 6:45 p.m.
13. **COMPLIMENTARY GIFT** – D. Burnett stated that everyone who attended today’s meeting will receive a complimentary gift from the credit union via U.S. mail.

Donald J. Burnett, Chairman of the Board

Emanuel C. Hatton, Secretary

Treasurer's Report

Cheryl D. Rice, Treasurer
Annual Membership Meeting
April 23, 2026

2025 was a year of financial growth for your credit union. Our deliberate efforts to increase capital continue to be successful. Net worth represents your credit union's accumulated net earnings over the years. It serves as a "rainy day" fund to help us weather hard times. Our ratio of net worth to total assets of 9.08% remains well capitalized. Total net worth as of year-end was 1.3% higher than the previous year.

When financial experts and regulators refer to the size of a credit union, they typically refer to the amount of its assets. Our assets primarily consist of loans, investments, cash, buildings, and equipment. Our assets increased 10.6% to \$2.6 billion during 2025. APGFCU is currently ranked fourth in size out of credit unions in Maryland.

Members' shares ended the year at \$2.3 billion, 10.3% higher than 2024. You and your fellow members earned \$40.2 million in dividends.

The variety and quality of the services we offer prompted 14,150 people to join the credit union and become owners of their own financial institution. Overall membership stood at 182,247 at year-end.

Total loans in the credit union increased 12.0% in 2025, ending at \$2.2 billion. Net charge-offs of loans were \$17.8 million.

The interest on loans to members is our primary source of income, followed by miscellaneous income and interest on investments. These three sources together make up gross income. Gross income pays for your dividends, NCUA share insurance, provision for credit losses, the cost of running the credit union and increases in our reserves. Interest on loans reached 126.8 million, while miscellaneous income amounted to \$37.1 million. Interest on investments was \$13.3 million. In 2025, our credit union was

able to generate \$25.5 million of net income, which was used to increase our net worth.

Your credit union received its annual audit by accounting firm CliftonLarsonAllen LLP. I am proud to report our auditor has issued an unmodified opinion on the financial statements, which means the statements present fairly, in all material respects, the financial position of the credit union as of December 31, 2025, and the results of its operations and cash flows for the year then ended.

The financial statements in your annual report spell out in more detail the financial condition of our credit union.

Respectfully submitted,
Cheryl D. Rice
Treasurer

Supervisory Committee's Report

Marjorie E. Warfield, Chair
Annual Membership Meeting
April 23, 2026

Supervisory Committee 2025

- Marjorie E. Warfield, Chair
- Charles C. Gibson, Secretary
- William J. Bunn
- Barry D. Decker, CSM (Ret.)
- Antha W. Edwards

Committee Responsibilities

The Supervisory Committee's primary responsibility is to ensure the effectiveness of internal checks and balances, including the system of internal controls, and to monitor adherence to established policies and procedures which safeguard the overall safety and soundness of the credit union.

In accordance with NCUA Rules and Regulations, the Supervisory Committee is responsible for:

- Conducting the annual financial statement audit
- Reviewing and verifying member accounts

Additional duties include:

- Verifying newly opened and closed accounts, as well as charged-off loans
- Examining accounting records, transactions, loan documentation, and Board of Directors' meeting minutes
- Ensuring effective internal controls are established and maintained
- Confirming all departments comply with their policies and procedures

The Board of Directors has also delegated to the Supervisory Committee responsibility for overseeing the annual election process, ensuring ballots are counted by an independent third party, according to the established schedule, and reporting the results to the Board Chair before the Annual Meeting.

Annual Audit

The Supervisory Committee ensures the credit union is healthy in all areas for which it has

responsibility. An annual audit and all the work associated with it was conducted by accounting firm CliftonLarsonAllen LLP.

They have issued an unmodified opinion on the financial statements, which means the financial statements present fairly, in all material respects, the financial position of the credit union as of December 31, 2025, and the results of its operations and cash flows for the year then ended. The financial report as printed in the annual report is extracted from the audited financial statements.

A complimentary copy of the audited financial statements is available by calling (410) 272-4000 and asking for the Internal Audit department.

Training and Development

All members of the Supervisory Committee have completed or are currently enrolled in a volunteer training program. Additional training sessions are scheduled to ensure members remain current on regulatory requirements, emerging risks, and industry best practices.

Looking Ahead

The coming year promises to be productive. The committee has developed a plan outlining its responsibilities and scheduled activities, including training sessions, the annual audit, and other oversight initiatives. These efforts support the committee's commitment to ensuring the credit union remains financially healthy and operationally sound.

Contact Information

The Supervisory Committee can be contacted at:
P.O. Box 335
Churchville, MD 21028-0335
SupervisoryGroup@apgfcu.com

Respectfully submitted,
Marjorie E. Warfield
Supervisory Committee Chair

Governance Committee's Report

Cheryl D. Rice, Chair
Annual Membership Meeting
April 23, 2026

Our election was conducted during the period January 5, 2026, to March 29, 2026. While ballots were mailed to all primary members, electronic voting was offered as an enhancement to the voting process, and ballot boxes were available in the branches. Special measures were established to ensure the integrity and security of the voting process and the protection of member information. The Supervisory Committee has been charged with the responsibility of ensuring that the election is carried out according to board policy.

One of the key initiatives of the board has been an emphasis on recruiting volunteers to serve on committees. The strength of our credit union lies in the collective effort of staff and volunteers. Volunteers play a vital role in shaping the credit union's direction and ensuring that decisions reflect the needs of a diverse membership. We are grateful to those who have already volunteered their time and expertise, and we encourage others to consider contributing to APGFCU's continued success. For more information about becoming a credit union volunteer, please visit the website at www.apgfcu.com/volunteers or email volunteer@apgfcu.com.

At the time the nominations were made, the Governance Committee was comprised of:

Cheryl D. Rice, Chair
Michael L. Dixon, LTC (Ret.)
Paul D. Eikenberg
Timothy A. Sherwood
Wayne Taylor

According to board policy, the committee is charged with nominating a minimum of four candidates to fill three, three-year terms.

The Governance Committee considered all current credit union volunteers as potential candidates for nomination. Criteria considered included the qualifications as set forth in the board's Volunteer Participation policy, their performance in their current volunteer positions, and their willingness and ability to serve.

The committee determined that the following individuals were fully qualified and nominated them to comprise the official 2026 slate of candidates running for the three positions on the Board of Directors:

Donald J. Burnett, COL (Ret.)
Gerald Ernest
Emanuel C. Hatton
Timothy A. Sherwood, Ph.D.

Timothy A. Sherwood recused himself from the vote. The Governance Committee, upon recusal of those members of the Governance Committee eligible to be nominated, at its duly called meeting with the participation of the board chair ex-officio, reported the slate of nominees to the board's Secretary as required by the APGFCU bylaws.

Respectfully submitted,
Cheryl D. Rice
Chair

APGFCU Scholarship Awards

Annual Membership Meeting

April 23, 2026

The winners of the 2026 APGFCU annual scholarship competition are:

Graduating High School Seniors

<u>Student</u>	<u>School</u>
Nora Acerno	Homeschool
Maeve Acerno	Homeschool
Tsambika Avgerinos	Eastern Technical High School
Alexis Blackiston-Jerrell	Lansdowne High School
Amaris Burton	Bel Air High School
Roman Davis	Havre de Grace High School
Lelah Dowe	Joppatowne High School
Sarah Fatkin	Bel Air High School
Alnita Fofanah	Elkton High School
Kayla Hayden	Havre de Grace High School
Caroline Holmes	The John Carroll School
Eleanor Kansler	Bel Air High School
Aiden Knapp	Harford Technical High School
Tyler Loss	Perryville High School
Shae McCloskey	Harford Technical High School
Marquis Mingle	The John Carroll School
Thomas Mulkern	North East High School
Dylan Nixon	Patterson Mill High School
Olivia O'Connor	Harford Technical High School
Lawrence Shaw Jr.	Harford Technical High School
Ashley Ungarten	North East High School
Abigail Wilson	Bohemia Manor High School

Returning Students/Adult Continuing Education

Cameron Grant	Loyola University
Olivia Kobb	Towson University
Natasha Newson	Western Governors University
Madelyn Pomeroy	West Virginia University
William Rase	Cecil College
Ariana Smith	Morgan State University
Lemmella Walston	University of Baltimore
Margaret Wang	University of Maryland College Park

Congratulations to the Scholarship Class of 2026!