



To our Members:

The management of Banner Federal Credit Union expresses its appreciation to the following members for offering to serve on the seven-member Board of Directors. The Nomination Committee has recommended three individuals for the three vacancies up for election. Please mark your ballot, sign and return it to any of our branch offices or mail it to Banner Federal Credit Union Administration, 2702 N. 3rd St., Suite 4010, Phoenix, AZ 85004. Ballots must be returned on or before April 15, 2019 to be counted. The winners of the election will be announced at the annual meeting on April 18, 2019. Good board members mean sound policies and oversight that benefit you. Please take the time to vote.

MUST BE RETURNED ON OR BEFORE APRIL 15, 2019

Sheri Dahlstrom

I have had the opportunity to serve on the Banner Federal Credit Union Board for the past 15 years. It has been an active time and I have learned a considerable amount about the credit union and its challenges and opportunities. I would like to continue to serve on the board using the experience and knowledge obtained from serving these last several years. The Credit Union provides a great service to our employees. Serving on the board is a win-win situation for me. It allows me the opportunity to continue to grow and learn, while at the same time provides me a vehicle to give something back to the dedicated employees who give so much to Banner. I have been with Banner Health for 18 years, 16 of them as a CNO. I am currently the Chief Nursing Officer for Banner Estrella Medical Center. I am a Registered Nurse with my Master of Nursing Science degree in Administration. I am also a Fellow in the American College of Healthcare Executives. I have over 41 years of experience as a healthcare professional, with a complement of clinical, teaching and administrative experience. My background gives me both the financial and operational perspectives that can add value to the Banner Federal Credit Union Board. Thank you for your consideration.

Committee continue to provide proper oversight. I bring a risk management frame of mind to the organization and want to ensure that we continue to address the risks that face financial institutions, ensure a strong system of controls, and at the same time continue to provide the needed services that our members want. Thank you for your consideration. I look forward to continuing to serve you, the members of Banner Federal Credit Union.

Michael Kalsek

It is an honor to be given the opportunity to sit on the Banner Federal Credit Union Board of Directors with so many other great members. Prior to this amazing opportunity with Banner, I was the Controller for a joint venture agreement through Dignity where I oversaw a small 16 bed hospital as well as 10 freestanding emergency rooms across the valley. My career has taken me down several paths. I started working while I was in college as a bank teller back in Indiana. Once I moved to Arizona in 2002, I started auditing and selling mortgage loans. I had made the decision to switch gears and get into Healthcare after 10 years in the banking industry. I started in Skilled Nursing Facilities and worked my way into hospitals. I feel that with the knowledge and skill mix that I have obtained over the years, I could bring value to the board as well as having the ability to absorb so much knowledge from the current and future Directors.

Robert Lund

I have been affiliated with Banner Federal Credit Union for over fifteen years in different capacities. I had originally served on the Supervisory Committee before joining the Board 6 years ago and would like to continue to serve the Credit Union members for another term. The role of the Supervisory Committee is similar to an Audit Committee which provides an oversight function to the organization to ensure adequate financial controls and compliance with regulatory requirements. Credit Unions are required to have a Supervisory Committee by the National Credit Union Association (NCUA). In addition to regular activities that the members of the Supervisory Committee conduct such as surprise cash counts, account verifications, and a monthly review of financial records, we also annually engage an independent accounting firm to conduct an audit of the Credit Union's books and records. The report, including any observations on control weaknesses, is provided to the Board and Management. We have been fortunate as Banner employees to have a well-run Credit Union which provides us all with alternatives to typical banking services at a very reasonable cost. The Credit Union has been served by dedicated staff and management and has had clean audit opinions over the years. Many of the auditors we have worked with have been complimentary of the credit union's control structure given the size. I am currently Banner Health's Vice President, Internal Audit and have been with the company for 30 years. I would like to continue serving on the Credit Union Board, ensuring that the Board along with the Supervisory

VOTE FOR UP TO THREE (3)

Please sign, fold and tape shut and drop off at any Banner Federal branch office or mail to Banner Federal Credit Union, 2702 N. 3rd St., Suite 4010, Phoenix AZ 85004.

_____ SHERI DAHLSTROM

_____ ROBERT LUND

_____ MICHAEL KALSEK

MEMBER NAME: _____

MEMBER ACCOUNT #: _____