

NOTICE OF ANNUAL MEETING

**You are invited to attend the Annual Shareholders Meeting of
The First Financial Federal Credit Union on
Wednesday, April 30 at 5:00 p.m. at the
First Financial Pasadena Corporate Headquarters
2900 Bradley Street**

Registration is required.

If you would like to attend, you must register online before 5:00 p.m., April 11.
Please visit our website at www.ffcuh.org for more information.

The following members have been placed into nomination by the Nominating Committee for formal election at the Annual Meeting. In their own words, the nominees explain why they are seeking the nomination.

Board of Directors Seats:

Position #1 – Jim Weidner

As an incumbent Board member, my goal is to ensure the credit union continues to provide value and great service to members. As a Board member, I have a fiduciary responsibility to ensure the credit union remains a well-capitalized credit union. Protecting members' deposits and data are of utmost importance.

Position #3 – Ronald Trotter

In the last 20 years I have served on many Board committees, served as Board Chair for 2 years, Vice Chair for 3 years. I plan to continue to contribute to the Board with the member's financial well-being always in the forefront. I have continued my education in the Credit Union movement and financial regulations. As a Board member, my primary goal is to ensure a safe, sound and secure First Financial Credit Union.

Position #4—Kari McMullin

- Look after the best interests of our membership
- Help recruit and train new volunteers
- Bring knowledge and ideas from conference experiences
- Work with other directors to develop strategic plans to keep the credit union financially healthy
- Assist in evaluating our current CEO as well as begin the search for a replacement once he retires

Position #5—Kevin Hobby

My goal as a Board Member is to help maintain policies that assist with the healthy financial condition of First Financial Credit Union.

Please see other side.

Position #7 – Heidi Ragan

As a dedicated educator with extensive experience serving Southern California’s diverse school communities, I am passionate about advocating for teachers and ensuring their financial wellness. If elected to the Board of Directors for First Financial Credit Union, I will leverage my background in education, leadership, and strategic planning to contribute meaningfully to the credit union’s mission. I bring a deep understanding of educators’ unique financial needs, from managing student loan debt to planning for retirement, and I will work to ensure our services are tailored to support members at every stage of their professional and personal journeys. My experience facilitating professional development and leading initiatives has honed my ability to collaborate, listen, and innovate, which I will apply to help guide thoughtful decisions that align with member interests and organizational goals. As a forward-thinking leader, I aim to strengthen First Financial’s outreach and educational programs by promoting financial literacy and empowering teachers to make informed decisions about their finances. I also believe in fostering transparency, building trust, and creating pathways for member engagement to ensure every educator feels heard and valued. With a commitment to serving others and a focus on collaboration, I will bring fresh perspectives and a solutions-oriented mindset to the Board. Together, we can continue to uphold First Financial Credit Union’s legacy of supporting those who dedicate their lives to education, while advancing innovative approaches that meet evolving member needs.

