

America's First Federal Credit Union Candidates for the Board of Directors Nominated for the 86th Annual Meeting on April 19, 2022

Credit Unions maintain a unique presence in the financial services industry due to the fact that members of the board of directors are unpaid volunteers elected by the entire membership. The directors answer only to the membership. America's First has a seven-member board who serve three-year terms upon election by the members. Each year, as board terms expire, a nominating committee is appointed to identify and select qualified candidates to be nominated to fill upcoming vacancies. In 2022, we will have three vacancies on the board of directors.

The Nominating Committee is proud to announce that Dr. Sara Robicheaux, Mr. Eric Housh, and Ms. Karen Bruce have been nominated as candidates for the three vacancies on the board of directors at the Annual Meeting on April 19, 2022. Please mark your calendar for the Annual Meeting to select candidates to serve on the board of directors and to review the highlights of 2021. The annual meeting is scheduled for April 19, 2022 at 3:00 pm, in the auditorium of the Administrative Headquarters of America's First at 1200 Fourth Avenue North, Birmingham, Alabama, 35203. Please be aware that pandemic attendance restrictions may still apply.

The bylaws of America's First Federal Credit Union allow nominations by petition to serve on the board of directors. Nomination petitions must contain the signatures of at least 500 members who are at least 19 years of age and in good standing. In order to be considered, any nomination petition must be filed with the Secretary of the Board of Directors by 5:00 pm on March 10, 2022. All signatures on the petition are subject to verification by the Supervisory Committee.

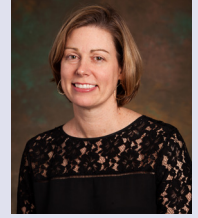
A nomination package is available upon request for members interested in pursuing a nomination by petition. To receive a nomination package, please contact our Legal Department at 800-633-8431, extension 4123 or (205) 320-4123. You may also send a request via email to: legal@amfirst.org or in writing to:

America's First Federal Credit Union
Attn: Legal Department
P.O. Box 11349
Birmingham, AL 35202

Pursuant to our bylaws, when the number of nominees equals the number of positions to be filled, there will not be an election by ballot, and nominations from the floor at the annual meeting are not allowed.

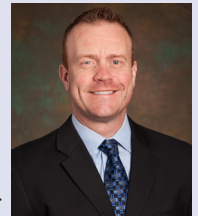
Sara Robicheaux, Ph.D

Dr. Sara Robicheaux was appointed as an Associate Director in 2016 and began her service on the Board of Directors in October of 2019. Dr. Robicheaux is a 1997 Graduate of Birmingham-Southern College with a bachelor's degree in Mathematics; and is a graduate of The University of Alabama with a master's degree in Economics and a Doctor of Philosophy in Finance. Dr. Robicheaux is on the faculty of Birmingham-Southern College as the Dean of Business Programs, the Director of Stump Entrepreneurship and the B.A. Monaghan Professor of Business. Dr. Robicheaux previously served on the faculty of the University of North Carolina and currently serves as Secretary of the Board of Directors.



Eric Housh

Eric Housh was appointed as an Associate Director in 2016 and began his service on the Board of Directors in October of 2019. Mr. Housh is a 1998 graduate of Birmingham-Southern College with a bachelor's degree in Biology and a 2003 graduate of Arizona State University with a Master of Business Administration degree. Mr. Housh is employed as the Chief Growth Officer for Fast Slow Motion and has previously served as the Chief Marketing Officer of Etix and as a Manager of Corporate Communications with Intel Corporation and held a similar position with Dotsafe Corporation. Mr. Housh currently serves as Treasurer of the Board of Directors.



Karen Bruce

Ms. Karen Bruce was appointed to serve as an Associate Director in 2020. Ms. Bruce holds bachelor and master degrees from Peru State College in Nebraska in Business Administration Management and Organizational Management Entrepreneurial and Economic Development, respectively. Ms. Bruce currently serves as Campus Director and Associate Professor at Faulkner University where she oversees all aspects of operations for the Birmingham campus and teaches undergraduate business classes. Ms. Bruce has also served as a secondary school educator and Executive Assistant to the President at York College. Previous professional positions include serving as a Field Representative for Tennessee Right to Life, a youth minister and positions in Human Resources, Sales and Account Management with Kelly Services. Ms. Bruce is a graduate of Leadership Hoover and holds certifications with the U.S. Department of Veterans Affairs.

