

#### REMINDER:

Please remember that you must maintain a \$25.00 minimum daily balance in your Primary Share Savings Account!

College **AVE**  
STUDENT LOANS



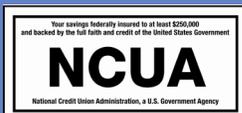
### NEW STUDENT LOAN PROGRAM

Get the money you need to reach your higher education goals. Visit our website [frbfcu.org/loans/education.html](http://frbfcu.org/loans/education.html) for details.

### UPCOMING EVENTS

4/7 Cherry Blossom Run

5/15 Annual Meeting



## Official Notice from the Secretary of the Board of Directors

The FRB Federal Credit Union's annual meeting will take place on May 15th, 2019 at noon in the Wilson Conference Center of the Board of Governors at 1801 K Street, Washington D.C. 20006, and in the River room of the Federal Reserve Bank of St. Louis. In 2019 members will be asked to elect candidates to fill three vacancies on the Board of Directors.

The election will be conducted by electronic voting or by pre-distributed paper ballot. The electronic voting will open on April 15th and close on May 15th at 1:45 p.m. Each member will receive access to an electronic ballot or may request a paper ballot if preferred. Paper ballots must be received at the designated address, no later than 1:45 pm on May 17th. Members will be able to vote electronically at the meeting until the cut off time. The results will be announced by the chair before the close of the meeting. The Board of Directors appointed this year's Nominating Committee, Peter Both, Chairman, Christian Miller, Tom Pollaci, Shine Sebes, Gary Auer and Kwayne Jennings, Alternate. The Committee having met has nominated 6 members in good standing.

Any other member interested in running for the Board may seek nomination by a petition signed by no less than 1% of the FRB Federal Credit Union's membership. The Credit Union has 5,700 members. No less than 57 members must sign a petition. Each nominee by petition must submit a brief statement of qualifications and biographical data with the petition. The closing date for receiving nominations by petition is no later than April 5, 2019. To be effective, any nominations by petition must be accompanied by a signed certificate from the nominee stating that he/she is agreeable to nomination and will serve if elected to office. Members needing a petition should contact Ming Wong at 202-736-5594 or email [marketing@frbfcu.org](mailto:marketing@frbfcu.org).

### ***Nominated Candidates Information (Candidates are listed in alphabetical order by last name):***

Michael Accornero - INCUMBENT. Michael currently serves as the Credit Union's Treasurer and Chairman of the Asset and Liability Committee. A Federal Reserve employee since 2000, Michael is currently a Lead Financial Institution and Policy Analyst in the Division of Supervision and Regulation. His entire career has been within the Federal Reserve System, including working at two Federal Reserve Banks. He has always banked with a credit union since starting his career with the Federal Reserve Bank of San Francisco in 1985. Michael earned a Bachelor of Arts in Finance from Washington State University and Master of Arts in Government/Political Economy from Johns Hopkins University.

Jared Arico - INCUMBENT. Jared has been a member of the 44 CU, now FRB FCU since 2012 and has served on the Board since 2016. He is a financial management consultant for the Treasury Division of the Federal Reserve Bank of St. Louis. Jared is responsible for fiscal management, planning, and reporting. He serves on several FRB workgroups including Budget Analyst Community of Practice, Treasury Budget Liaison COP workgroups. Jared has two degrees from Southern Illinois University, an MBA and a BS in finance. In addition, he is a certified Project Management Professional (PMP) and Certified Fraud Examiner (CFE). He lives in Glen Carbon, Illinois, with his wife, Angie, and two children Jonah (15) and Brynn (13).

Gene R. Halbrooks - Joined the bank in 2015 and working in the Treasury Technology Services – Forecasting department. His Professional career started with a degree in Finance from Southern Illinois University

and working for the May Department Stores downtown St. Louis. Since that point in time, over the last 20 years his professional career has always focused on Reporting and Analysis utilizing his finance background to understand reporting and technology needs of the business. The last 10 years of his career have focused on managing financial software program to report consolidated financials for public companies as well as planning applications. His short tenure with the bank has enabled himself to gain an appreciation for the people, structure, and culture at the bank. The infusion of innovation, continuous improvement, and technology, provides for an outstanding work environment that he looks forward to coming to work each day. As a member of the FRB FCU, he welcome the opportunity to serve on the board and help to guide the direction of the FRB FCU when possible.

Christine Jung - Christine currently works as a professional accounting fellow in the Supervision and Regulation Division at the Board of Governors of the Federal Reserve System ("Board"). She is responsible for formulating, monitoring, and disseminating the Board's views on accounting and auditing proposals, standards, and other developments impacting the banking industry. In particular, due to her extensive experience with community banks and credit unions, she provides

expert consultation on implementation of the new accounting standard on credit losses. Prior to joining the Board, she was a senior manager at RSM US LLP, where she led large financial statement audit engagements. She has more than 15 years of professional experience advising the board of directors, audit committee and senior management of community banks and credit unions. She holds a BA in business administration from California State University, Fullerton, and she is a certified public accountant. Christine actively seeks opportunities beyond her career to use her background and expertise in order to serve her community. For example, she currently volunteers to provide free income tax preparation services to low income families and individuals. She would like to be considered for the position of a volunteer board member of the Federal Reserve Board Federal Credit Union.

John Michels - John joined the Board of Governors in 2013 and has been a FRB FCU member since 2015. John is a Manager, Information Technology in the IT Division of the Board of Governors and is responsible for a team of platform administrators who oversee encryption, database and middleware technologies. John serves on several Board IT Division work groups and committees including the Staff Management Committee, Technology Management Committee, and Information Technology Advisory Group. John has twenty years of combined service in the public and private sectors starting as a researcher, fact-checker and speech writer and evolving into a technology career first at

Hewlett-Packard Company followed by thirteen years at US Postal Service. John has a Bachelor of Arts in Liberal Arts from St. John's College, Annapolis. John lives in Annapolis, Maryland with his wife Sophia and two children, Nadia and Ivan, and is active in local sports programs, schools, and community association. John's oldest son, Jacob, recently enlisted in the U.S. Navy as a cybersecurity specialist and is currently stationed in Okinawa, Japan and was married January 7.

Suzanne Shenkman - Suzanne serves as the Bank's senior marketing coordinator where she is responsible for marketing strategy, placing print and digital ads, copywriting, promoting the Inside the Economy Museum, social media outreach and content for the Bank's careers website. She is active in the Bank's FedFeet running community. Before the Bank, she held positions at Nestle Purina PetCare, BJC HealthCare and Washington University in marketing, public relations and corporate communications. She holds a Bachelor's of Journalism from the University of Missouri-Columbia and an MBA from Washington University in St. Louis where she focused on nonprofit management and entrepreneurship. Suzanne believes she can bring a fresh perspective to the FRB Federal Credit Union to help grow awareness and build membership. Most recently she served on the Active Creativity Partners Board at the St. Louis Science Center—an initiative to highlight the creativity process that goes into art, science and technology-minded projects throughout St. Louis.

Cooperatively,  
Fran Horne, Secretary,  
Board of FRB Federal Credit Union



**YOU CAN CHECK  
YOUR CREDIT  
SCORE IN  
NETTELLER  
AND THE APP!**