

2026 ANNUAL MEETING



AGENDA

- Minutes of last year's Annual Meeting reviewed
- President's Welcome
- CFO/Treasurer's Financial Report
- CEO Report
- Supervisory Committee Reports
- Election of Directors
- Good and Welfare of CrossRoads Community Federal Credit Union

As a valued CrossRoads Community Federal Credit Union member, you are invited to join us for our Annual Business Meeting on **Sunday, April 12, 2026**

NOTE: In accordance with our by-laws, you must be a bona-fide member of the credit union – which entitles you to vote at the annual meeting. The first name appearing on your share savings account is the account owner and member. Someone who is joint on your account is not a bona-fide member unless they have their own share account.

If you are planning on staying for dinner after the meeting, a \$10 deposit per member is required.

Additionally, joint account holders who are not members and non-member guests will be charged \$20 per dinner (non-refundable). Joint account holders who are not members and non-member guests who are eligible for membership may open a new share account with a deposit of \$25 or more prior to April 1, 2026 in lieu of paying for dinner.

Reservations, deposits and dinner changes must be received by April 1, 2026. Please complete the Reservation Authorization Form below and return it with your check payable to CrossRoads Community Federal Credit Union. You can also sign the Registration Authorization Form to deduct payment from your account, or call us to authorize the deduction from your account.

NO deposit receipt or registration form will be mailed to you. Your \$10 deposit will be refunded at registration and your name will be entered into the members-only drawing that afternoon. Only bona-fide members are eligible to win prizes. You must be present to win. **No deposit refund for no-shows.**

On behalf of the Board of Directors, we look forward to seeing you on **Sunday, April 12, 2026.**

DATE:

Sunday, April 12, 2026

PLACE:

Kloc's Grove
1245 Seneca Creek Rd.
West Seneca, NY 14224
716-674-5944

TIME:

1:30 PM Doors Open
2:30 PM Business Meeting begins
Dinner immediately following



RESERVATION AUTHORIZATION FORM

Yes, I will attend the Annual Meeting and have dinner.

Number of member reservations at \$10.00 each (refundable at meeting): _____

Number of non-member dinner reservations at \$20.00 each (non-refundable): _____

I have enclosed a check for \$_____ for reservations/dinners

Please deduct \$_____ from my account:

Savings Account # _____ Checking Account # _____

Call 716-896-8084 or mail this **RESERVATION AUTHORIZATION FORM** before **April 1, 2026** to:
CrossRoads Community FCU
3031 William Street
Cheektowaga, NY 14227
or fax to 716-896-8086

Member Name and Signature (required)

Date

Address

Phone Number

List Names of Attendees (please print)

2026 ANNUAL MEETING



**Sunday,
APRIL 12, 2026**

2026 CrossRoads Community Federal Credit Union Board of Elections Announcement

In 2026, three of our Board members will reach the end of their elected term. A brief biography of the three incumbent candidates up for re-election along with the Interim Board member are below. Please take a few minutes to look over their credentials and accomplishments.

In the event other CrossRoads Community FCU members would like to run for one of the three openings on the Board of Directors, please follow these instructions.

CrossRoads Community FCU Board of Directors are comprised of members who volunteer their time working with management to set policies and oversee the Credit Union.

Board positions are held for either a 2 or a 3 year term. CrossRoads Community Federal Credit Union members may run for the Board by mailing a petition signed by 1% of the members with a minimum of 20 and a maximum of 500 members to:

Chair, Nominating Committee
CrossRoads Community FCU
3031 William Street
Cheektowaga, NY 14227

The closing date for petitions to be received is March 2, 2026. Each candidate must be a member of CrossRoads Community Federal Credit Union and be at least 18 years of age.

Employees and members of their immediate family are not eligible for the Board. All candidates nominated either by the nominating committee or by petition must be placed before the members.

If petitions are received nominations will be posted in a conspicuous place in the credit union office, and on our website no later than March 8, 2026. The Credit Union will not conduct the election by ballot and there will be no nominations from the floor when the number of nominees equals the number of open positions.

CANDIDATES FOR THE BOARD OF DIRECTORS ARE:

Keith Raffel (incumbent)

- Credit Union Board of Directors member since 2019
- Credit Union Elections Committee 2014 – 2019
- Appointed Credit Unions Maintenance/Building committee 2020 - present
- Financial Secretary of the Gastown Sportsman's Club for past 30+ years
- Apprentice Chairman for General Motors Corp, retired 2021
- Master Electrician for City of Buffalo, Kenmore, Tonawanda NY – 30 + years
- Owner/President of Raffel Electric past 36 years

Kevin Kiehl (incumbent)

- CEO CrossRoads Community FCU 1993 - 2021
- VP Credit Union Board of Directors member since 2009
- Appointed & served on Credit Union Investment Committee 2010 – 2022
- Appointed Credit Unions Maintenance/Building committee 2019 - present
- Appointed Credit Unions Compensation Committee 2022 - present
- Served on Building Site Committee
- AVP - Branch Manager Liberty National Bank, Norstar Bank, Fleet Bank 1973 -1993
- Treasurer of the Kiwanis Club of Elma 1987-1995

Michael Wolfram (incumbent)

- Credit Union Board of Directors member since 2021
- Appointed Credit Union Secretary 2022 - present
- Appointed Credit Unions Compensation Committee 2022 - present
- Appointed Credit Unions Supervisory Committee 2021 - 2024
- Executive Director, Senior Commercial Banker - JPMorgan Chase 1974-2017
- Lord of Life Adult & Child Services
- Greater Buffalo Youth Orchestra
- Boy Scout Troop 352
- Institute of Management Accountants