

NOTICE OF ANNUAL MEETING

**You are invited to attend the Annual Shareholders Meeting of
The First Financial Federal Credit Union on
Wednesday, April 29 at 5:00pm at the
First Financial Pasadena Corporate Headquarters
2900 Bradley Street**

**Please register online before 5:00pm on April 10
to attend the meeting.**

Please visit our website at www.ffcu.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 #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.

Position #6 – Knowelle Decker, incumbent

As a current member of the Board of Directors, I will continue to maintain a member-focus at the Board table; members are the reason for First Financial's existence. I will continue to make financially sound decisions that are always at the best interest of the membership. I will continue to learn and grow as a Director and share my learning with my colleagues. I believe that humility and a strong moral compass are important attributes of the position and I will endeavor to grow and improve every single day.

Position #6 – Dietmar Huesch

Dietmar received a Bachelor of Science degree from C. W. Post Center of Long Island University located in Brookville, NY in 1980 and a Master of Business Administration degree from Pace University's Lubin School of Business located in New York, NY in 1983. During his tenure with the credit union, Dietmar had responsibilities in managing most of the credit union's important financial functions and was a key contact point for members that had issues, questions, or concerns, with their accounts and/or with the credit union. Being that I have the required experience in the finance world, and, especially by working at First Financial in the past, I believe I would be a valuable member of the Board of Directors. In closing, I was very proud of the work accomplished while working with the management team and the Board of Directors at FFCU. Given the experience I have in the financial industry, and in particular in the credit union industry, specifically with FFCU and Western Corporate Federal Credit Union, I believe and promise that I will be a strong advocate for the members of FFCU. I promise to do my best to support the needs of the membership and to help ensure protection of the member assets held at FFCU.