

Candidate Statement: Ronald T. Jeffrey

I am writing to formally express my interest in serving as a member of the Board of Directors for UNCLE Credit Union. Over the past year, I have had the privilege of serving as an Associate Board Director, an experience that has provided meaningful exposure to credit union governance, fiduciary responsibility, and strategic oversight. This service has strengthened both my understanding of the credit union industry and my commitment to contributing at a higher level of board leadership within the credit union.

During my service as an Associate Board Director, I have been afforded the opportunity to sit in on board meetings, participate in committee discussions, and engage in strategic planning conversations, where I asked questions and gained practical exposure to fiduciary responsibilities, financial oversight, governance practices, and community-focused decision-making. Through this experience, I have developed a stronger understanding of credit union financial performance, regulatory considerations, risk management, and the Board's role in ensuring long-term institutional stability and member trust.

By attending board meetings and engaging with senior leadership, I have observed how effective governance supports sound decision-making, balances growth with risk, and reinforces accountability. I have gained familiarity with reviewing financial and operational reports, understanding balance-sheet dynamics, and appreciating the importance of compliance, internal controls, and strategic planning within a regulated financial environment.

I have greatly enjoyed being part of the governance process and witnessing UNCLE Credit Union continue to gain traction and perform at a high level. Observing the credit union's disciplined growth, strong operational performance, and continued commitment to its members and the communities it serves has deepened my respect for the institution and my desire to continue serving in a greater capacity.

Beyond my board experience, my professional background has strengthened my ability to think strategically, ask thoughtful questions, and contribute constructively to group decision-making. I bring a collaborative mindset, a strong appreciation for fiduciary duty, and a commitment to ethical governance.

If selected to serve as a member of the Board of Directors, I would approach the role with diligence, integrity, and a continued commitment to learning. My focus would remain on supporting the credit union's financial strength, regulatory compliance, strategic growth, and ongoing service to its members and communities.

Thank you for your time, consideration, and trust. I would be honored to continue serving UNCLE Credit Union and to further support its mission and long-term success as a member of the Board of Directors.