Voter Information

This is your official ballot for positions open on the Board of Directors. In compliance with Allegiance Credit Union’s bylaws, a printed ballot is mailed or emailed to each member prior to the annual meeting. In order to be counted, ballots must be mailed and postmarked no later than February 29, 2012. Members who are primary account holders shall have a single vote irrespective of the number of shares that they hold, except no primary account holder under the age of sixteen (16) shall be eligible to vote. In order for your ballot to be counted, you must mark the ballot, include your printed name and account number, and sign the ballot. The perforated part of the ballot with the printed name, signed name and account number will be removed by the Nominations and Election Committee once a voter’s membership is verified and before the ballot is counted. The names of primary members who vote will automatically be entered into a drawing for $200, to be awarded at the annual meeting. The winner does not have to be present at the April 14, 2012, annual meeting in order to win.

Results of the election will be reported on the credit union webpage, the credit union newsletter and reported to the members at the annual meeting. If you have questions about the voting or nomination process please call 405-789-7900 extension 2289.

The 2012 Slate of Candidates and their biographical information is on the following pages.

Official Ballot for Election of Allegiance Credit Union Board of Directors

- After reading the biographies (attached to this ballot), vote for no more than two candidates.

- Signed ballots must be mailed and postmarked by February 29, 2012. Unsigned ballots or ballots without printed name or account number will not be counted and will not be entered into the drawing.

- Mail ballot to: Nominations and Election Committee
  Allegiance Credit Union
  PO Box 2402
  Oklahoma City, OK 73101-2402

- Circle and vote for no more than two (2) candidates.
  - James Richard Hargrove
  - Dennis D. Kanter
  - Mel McVay Jr.

This part of the ballot must be signed by the primary account holder and will be removed once membership is verified.

Print Name

Account Number

Signature
2012 Slate of Candidates
The following members, listed in alphabetical order, are the candidates for the two open Board of Directors’ positions.

James Richard Hargrove

“Over the years, The Allegiance Credit Union has always been there for me. From financing my children’s education to supporting all my everyday activities, the credit union has been there for me, even in its darkest hour. Now it is time for me to be there and serve it and serve well.”

Employment History
37 1/2 years with the Office of Inspector General, Department of Health and Human Services; 3 years as VP of Operations with Health Integrity.

Education
Bachelor of Business Administration from the University of Oklahoma.

Credit Union Experience
Member since 1978; served on Supervisory Committee for over 20 years, served on the Board of Directors for 3 years.

Other experience:
Served as Auditor, Accountant and Financial Manager for both the government and outside of the government.

Other activities contributing to general qualifications
Served as head of the Administrative Board and Finance Director of Goodrich United Methodist Church.

Dennis Kanter

“I desire to be a Director to ensure that the credit union remains a great institution that fully serves the members. I have 34 years banking industry experience. I understand all aspects of banking and I am now a consultant in the lending area, including teaching loan analysis domestically and internationally.”

Employment History

Education
BBA-Finance 1975 University of Wisconsin in Milwaukee; 1988 Graduate of School of Banking with honors - University of Wisconsin in Madison.

Credit Union Experience
Member of Allegiance Credit Union since 1983.

Other Experience
I was a FDIC bank examiner for over 30 years. While working for the FDIC, I was involved with collecting loans in the Oil and Gas Department of the failed Penn Square Bank. I was involved in investigating bank fraud in a number of institutions resulting in the removal of bank officers and the incarceration of a bank officer. As a consultant, I now teach loan analysis to bank examiners both domestically and internationally.

Other activities contributing to general qualifications
I have been involved with the development of schools for the FDIC regarding all aspects of commercial loan analysis. I have served as an expert witness regarding all aspects of banking.

Mel McVay, Jr.

“I have gained valuable experience serving the members of Allegiance. I hope to have the opportunity to utilize this experience, together with my background, to further the financial success of Allegiance. I also would like to continue to work hard for each member to provide the best possible services and benefits.”

Employment History

Education
Bachelor of Science in Business/Marketing; Masters Degree in Business Administration; Juris Doctorate/Law Degree; attended Credit Union Training Conferences.

Credit Union Experience
Board of Directors for 15 years, currently Chairman of the Board of Directors; Previous member of the ALM, Budget, Delinquent Loan, marketing and Policy and Planning Committees.

Other Experience
Senior and founding partner in the law firm of Phillips Murrah, P.C.; Former Adjunct Professor of Business Law at the University of Central Oklahoma; Law Practice focus is on the legal rights of financial institutions; Speaker for the National Business Institute on the legal rights of financial institutions.

Other activities contributing to general qualifications
Member of the American Bar Association-Business & Litigation Sections; Member of the Committee of One Hundred - service and support organization for Oklahoma law enforcement and fire fighters; Member of First Presbyterian Church in Edmond.