



## Board of Directors Nominees for Election for the Year 2016

The Delta Community Credit Union Nominating Committee has nominated four (4) members to the Board of Directors. Additional nominations for the Board of Directors may be made by petition.

If only one (1) person is nominated for each vacancy, the election for the Board of Directors will be held prior to the Annual Meeting at 5:15 p.m. EDT on Monday, March 21, 2016 at Delta Community Credit Union, 1025 Virginia Avenue, Atlanta, Georgia. Election results will be announced at the Annual Meeting.

### **Board of Directors Candidates (Nominated by the Delta Community Credit Union Nominating Committee)**

#### **Listed in alphabetical order:**

#### **Charlie Boyajian, Incumbent**

- Member of Delta Community for 27 years
- Member of Delta Community Board of Directors for 10 years
- Members Insurance Advisors Board of Directors for four years
- Credit Committee Member for four years
- Asset/Liability Committee member for five years
- Former Chief Pilot for Delta Air Lines
- Former Chairman, Treasurer and Assistant Treasurer for Delta Pilots Mutual Aid for seven years
- Current occupation: Airbus A330 Captain for Delta Air Lines

#### **Statement of Qualification:**

I have been a member of Delta Community for more than 27 years and served on the Credit Committee for more than four years before joining the Board of Directors in 2005. I now serve on the Asset/Liability Committee, Credit Committee, and as a Board Member for Delta Community's insurance agency subsidiary, Members Insurance Advisors. I have a master's degree in Computer Science and Business Administration from the University of Houston and a bachelor's in Finance from the Wharton School of the University of Pennsylvania. I am a retired naval aviator and Gulf War veteran. My professional experience includes work in finance, investments, insurance, mortgages, real estate, and management. My overarching philosophy is to actively work with the Board of Directors and Executive Team to promote a strong and vibrant Credit Union that maximizes shareholder value while being responsive to member needs.

#### **James J. Diffley, Incumbent**

- Member of Delta Community for 55 years
- Member of Delta Community Board of Directors for 32 years
- Chairman of the Governor's High Technology Advisory Council
- Served in the USAF 1956-59

#### **Statement of Qualification:**

I have been a volunteer for the Credit Union for many years and I continue to be a firm believer in the Credit Union's philosophy of "people helping people." I am an advocate of the financial well-being of our members.

I earned a Bachelor of Science from Georgia Institute of Technology and a master's degree in Business Administration from Georgia State University. I served on the Credit Committee from 1962-1983 and chaired the committee from 1962-1964. I began serving on the Board of Directors in 1983 and have been the Chairman since 1986.

I am seeking your support for re-election so that I can continue to guide the direction of the Credit Union on your behalf.

### **Esther Hammond, *Incumbent***

- Member of Delta Community for 38 years
- Member of Delta Community Board of Directors for 15 years
- Participant on the Member Insurance Advisor (MIA) committee.
- Past Occupational Responsibilities: Director, Equal Opportunity/Compliance at Delta Air Lines (32 years of experience with Delta Air Lines; retired October 30, 2009). General Manager, Human Resources - Reservations, Marketing/Sales, and Director, Human Resources Corporate Support Delta Air Lines
- Recently Retired: ALL(n)1 Security Services, Inc. , the nation's premier, full service security solutions provider for major entities requiring a variety of protection – Director, HR; Accountable for creation and oversight of the company's HR department. Primary focus on profitability, growth, talent management, and effective organizational change. Ensure full EEO, State and Federal compliance through consistent development and execution of policies and procedures. Attend to daily human resource expectations of leadership and employees to foster positive employee relations and open communication. Direct and counsel leaders on performance management, employee discipline, and alignment of HR functions with business strategy to further the company's growth and productivity.

### ***Statement of Qualification:***

I have been a loyal member of Delta Community since joining Delta Air Lines in 1977. Prior to my retirement on October 30, 2009, I held the position of Director, Human Resources, Equal Opportunity (EO) and Compliance for Delta Air Lines. I was in Chicago for the first 17 years of my Delta career, relocating to Atlanta in 1995, and subsequently spending the last 13 years in Human Resources. I held various positions at Delta in individual contributor, leadership and director roles.

I have a Bachelor of Science in Business Administration and a Master of Science in Organization Management, with a concentration in Human Resource Management. Since 2000, I have held the certification of Senior Professional in Human Resources (SPHR), and since 2015, I achieved SHRM Senior Certified Professional (SCP) certification. I have also held the designation of Certified Professional Coach (CPC) since 2010. My board experience expands beyond Delta Community; I have also held a seat on the board for Clear Point Credit Counseling Solutions, formerly known as CredAbility, since 2009, and Jesse Draper Boys & Girls Club.

The Credit Union has been the primary source for all my financial business. I especially enjoy the robust Online Banking product it offers, in addition to several other member services. As a Delta Community board member for the past 15 years, I have demonstrated my capability as an effective contributor, ensuring the Credit Union remains viable and successful. I look forward to retaining a seat on the Board.

### **Linda O'Shea, *Incumbent***

- Member of Delta Community for 32 years
- Member of Delta Community Board of Directors for 12 years, currently serving as Vice Chairman
- Previous occupation: Director-Compensation, Delta Air Lines
- Current occupation: Associate Partner, Aon Hewitt

### **Statement of Qualification:**

I have been a loyal member of Delta Community since 1983 and strongly believe in the Credit Union's philosophy of "people helping people." I began serving on the Board of Directors in 2003 and was elected to my current role of Vice Chairman in 2012. As a Board Member, I have remained focused on strengthening my knowledge of the Credit Union's operations in order to ensure the long-term interests of our members are being served.

I served in multiple leadership roles during my 23-year tenure with Delta Air Lines, including Controller, Atlanta Airport, General Manager, Human Resources and Director, Compensation. In my current role at Aon Hewitt, a global HR consulting firm, I am an Associate Partner specializing in Broad-Based Compensation and Co-Sourcing engagements.

As a Board Member, I commit to continue to use my leadership skills and business expertise to provide oversight and strategic direction to ensure the long-term financial health and strength of Delta Community. I am proud of the accomplishments of our Credit Union under the guidance of the current Board, and I would be honored to continue to serve on your behalf.

### **Election Procedures**

The Bylaws of Delta Community Credit Union state that at least 120 calendar days before the Annual Meeting, the Chairman of the Board of Directors will appoint a Nominating Committee. This committee was appointed on September 23, 2015.

At least 90 calendar days before the Annual Meeting, the Nominating Committee will report the nominations to the Secretary (or appointed designee) of the Board of Directors. The list of nominees was presented to the Secretary (or appointed designee) of the Board of Directors on October 28, 2015.

At least 75 calendar days before the Annual Meeting or before January 6, 2016, the Secretary (or appointed designee) of the Board of Directors is responsible for providing the election and petition procedures, a list of nominees, petition/voter eligibility requirements and applicable voting instructions to all Delta Community Credit Union members. This information was posted at [www.DeltaCommunityCU.com](http://www.DeltaCommunityCU.com).

### **Petition/Voter Eligibility Requirements**

Each petition signer and eligible voter must be a member of Delta Community Credit Union with an account that meets the minimum depository requirement of \$5.

An individual must be at least 18 years of age by December 31, 2015 (based on date of birth provided to Delta Community Credit Union), have all positive account balances and no loans more than 30 days past due.

Social, association, partnership, or corporation accounts opened by December 31, 2015, retaining the minimum depository requirement of \$5 may be represented by one person duly authorized by the society, association, partnership, or corporation to vote for it.

### **How to Nominate by Petition**

*(Nominee must be at least 18 years old and in good standing as of December 31, 2015)*

Delta Community Credit Union members have the ability to petition for the position of Delta Community Credit Union Board of Directors. There are four (4) Board of Directors seats to be filled for 2016. A petition must be submitted in accordance with the following: A petitioning nominee must prepare and submit the Application for Delta Community Credit Union Board of Directors and the Petition Forms. The forms can be obtained from Delta Community Credit Union's Legal Department by calling (404) 677-4238 or (800) 544-3328.

The Legal Department must receive completed Application and Petition Forms at the Main Office at 1025 Virginia Avenue, Atlanta, Georgia, 30354 by January 12, 2016, 2:00 p.m., EDT.

At least 500 eligible voting members must sign the Delta Community Credit Union Petition Form(s). Each member signing a petition must provide his/her printed name, signature and last four (4) digits of his/her Social Security Number (if applicable) and his/her date of birth (mm,dd,yyyy) for member verification.

The Nominating Committee will review the petition nominee(s) application(s) and verify the nominee's eligibility. If qualifying nominations are received by petition, the names of the nominee(s) will be added to the ballot. No nominee(s) will be added to the ballot unless they are nominated by the Nominating Committee or by approved Petition as stated above.

Failure to follow these procedures will prevent the petition nominee(s) from being placed on the official ballot.

### **Ballot Voting Method**

If only one (1) person is nominated for each vacancy, the election for the Board of Directors will be held prior to the Annual Meeting. No nominations for vacancies will be permitted at the Annual Meeting.

If the number of nominees exceeds the number of Board of Directors vacant positions, on February 4, 2016, the Secretary (or appointed designee) of the Board of Directors will post all nominee names, biographical history and voting instructions for eligible voting members at [www.DeltaCommunityCU.com](http://www.DeltaCommunityCU.com).

The 2016 election will be conducted from February 14, 2016 through March 14, 2016 through an online third-party provider. A link to the voting site will be available through Delta Community Credit Union's online banking system and also located at [www.DeltaCommunityCU.com](http://www.DeltaCommunityCU.com) during the election period.

In the event of a tie, the Board of Directors (Nominating Committee members abstaining) will perform a two-thirds (2/3) rule vote. In the event of another tie, the winning nominee will be decided by lot drawing.

November 2015