

NOTICE of ANNUAL MEMBERSHIP MEETING and BOARD of DIRECTORS ELECTION

The Annual Membership Meeting will be held on **Wednesday, February 11, 2026, at 4:00 pm** in the Emblem Credit Union Lobby located at 702 Walnut Street, Gadsden, Alabama 35901. All members are invited to attend. Election for vacant seats on the Board of Directors and Supervisory Committee will be held at that time. **The election will not be conducted by ballot at the meeting, and there will be no nominations from the floor.**

There are three positions open for election on the Board of Directors, and one position on the Supervisory Committee. The Nominating Committee of the Board of Directors of Emblem Credit Union met on September 22, 2025, and nominated the following individuals for Board of Directors for a three-year term: Dr. Sylvia Ferguson, Mr. Bill Lowman, and Mrs. Felicia Simpson. Nominated for a three-year term for the Supervisory Committee is Mrs. Sabrina Bevis.

Nominations for vacancies may also be made by petition signed by the lesser of 1% of the members or 500 members of Emblem Credit Union. Members age 18 or older may request a nomination packet, board of director qualifications, and instructions for completion by writing to Board of Director's Nominating Committee, c/o Emblem Credit Union, 702 Walnut Street, Gadsden Alabama 35901. Completed Petition for Nomination packets can be mailed to the same address. Packets must be received by **Friday, December 5, 2025**. There shall be no petitions by Proxy and all signatures are subject to proper validation.

At least thirty-five (35) days prior to the Annual Membership Meeting, the names of members recommended by the Nominating Committee, as well as names of any members qualifying by nomination by petition, will be posted in a conspicuous place in each Emblem Credit Union office.

Board of Directors Nominees

Dr. Sylvia Ferguson

Dr. Sylvia Love Ferguson is a seasoned professional with over forty years of experience across various fields, including healthcare, business development, laboratory/pathology diagnostics, and real estate. She has held multiple positions such as Medical Sales Professional and Cytotechnologist at Cunningham Pathology, LLC, a Sonic Health USA company, and Owner/Partner of Free Enterprise LLC. Dr. Ferguson holds degrees from Gadsden State Community College, the University of Alabama at Birmingham, and Virginia University of Lynchburg. A former resident of Gadsden, AL, she is married to Kevin Ferguson and currently resides in Ashville, AL. Kevin and Sylvia have three children and five grandchildren. Dr. Ferguson is an active member of United Christian Church in Gadsden, AL.

Mr. Bill Lowman

Bill Lowman is a 1994 graduate of Jacksonville State University with a degree in Computer Science. He has worked at Heidelberg Materials for 28 years and currently is area manager. Bill has served as the team leader on numerous roll-out projects while at Heidelberg Materials. He also owns Complete Investments, which is a rental property business. Bill has served as both a board member and associate board member for the Greater Gadsden Home Builders Association. He is married with two children, a son-in-law, a daughter-in-law, and one granddaughter. Bill and his wife actively attend Church of the Highlands. In his spare time, he enjoys working on his construction projects, repairing tools and equipment, detailed carpentry projects, being outdoors, and spending time with family.

Mrs. Felicia Simpson

Felicia Simpson is a dedicated advocate for children and families through Voices for Alabama's Children and the Alabama Expanded Learning Alliance (AELA). With over 29 years in K-12 education, she has championed afterschool programs and educational policy. A former Director of the University of Alabama Gadsden Center, she has held leadership roles in ACEA, Marshall County Leadership, and various advisory councils. She currently serves on Governor Ivey's Alabama Campaign for Grade Level Reading, the Board of Directors for Emblem Credit Union, and the Alabama Early Care & Education Coalition. A graduate of Jacksonville State University and the University of Alabama, she also completed a Policy Fellowship at Furman University. Felicia and her husband, Rusty, live in Guntersville, AL, and have four children and four grandchildren.

Supervisory Committee Nominee

Mrs. Sabrina Bevis

Mrs. Bevis is a retired Banker, working 48 years with First Citizens, Regions Bank, and Alabama Teachers Credit Union. She received her accounting degree from Jacksonville State University in 1988. Sabrina is a member of East Gadsden Baptist Church and has been a member of the Altrusa Club for over 25 years.