

February 3, 2022

Xtend Board of Directors
Attn: Nominating Committee
6000 28th Street SE
Suite 100
Grand Rapids, MI 49546

Dear Nominating Committee,

Please accept the attached resume and accompanying documentation for consideration to continue service on the Xtend Board of Directors. I have enjoyed serving as a Board member over the last year and in my current capacity as Chair. It has been a great honor to serve Xtend as a Board and as the Chair over the last two plus years. I would be honored to continue to serve Xtend in the capacity of a Board member with the elected Board and staff.

I am a firm believer in Xtend and actively promote the products and services offered to other CU*Answers/Xtend clients and potential clients.

I take my responsibilities seriously and if selected am confident you will find my dedication an asset to the Board.

Thank you in advance for your consideration,

A handwritten signature in black ink that reads "Carma S Peters". The signature is written in a cursive style with a large, stylized 'C' at the beginning.

Carma S. Peters



11893 Grafton Rd, Carleton MI 48117

p 734.777.3826

cpeters@michiganlegacycu.org

Objective

To maximize my extensive knowledge, leadership and experience by leading a credit union to reach strategic goals; create a dynamic environment that will directly impact the member/owners we serve.

Experience

Michigan Legacy CU f/k/a Affinity Group Credit Union

4/03 to Present
2/14 to Present

President/Chief Executive Officer

Pontiac, Michigan

\$205 million dollars in assets, six branches surrounding Metro Detroit with 96 employees. Since becoming CEO under my leadership our CAMEL rating has improved and we were able to eliminate six month exam cycles. Purchase and remodel a branch in Warren, lead a name change in October of 2013 and the successful rebranding of all branches and brand consolidation. Implemented a dramatic culture change in record time and improve the morale of the credit union staffs as well as service to the members.

7/07 to 2/14

Executive Vice President/Chief Operating Officer

Wyandotte, Michigan

Responsible for the execution and implementation of all Lending, Collections, Marketing, Business Development, Branch Operations, Training and Human Resources. Assisted the President/CEO in all aspects of CUSO operations, lead all mergers and conversions. Responsible for the creation and ongoing development of five websites. Accountable for the research, development and implementation of new products and services. In December of 2009, successfully completed a field of membership expansion and developed our 501 (c) 3, non-profit Affinity Foundation for Michigan Kids. Lead and continue to be instrumental in the creation and advancement of the Affinity Group business model.

11/04 to 7/07

Wy-South Federal Credit Union, CEO

Wyandotte, Michigan

CEO of Wy-South Federal Credit Union, Wy-South was a potential for merger based on the growth and income of the credit union. I was in charge of the new Flat Rock branch construction, the Flat Rock branch opened in March of 2005. Created positive net earnings four months after construction was completed, eleven months ahead of anticipated schedule. I was also instrumental in researching, evaluating and recommending a conversion of our data processing system. Completed a cost analysis and researched a transition to Optical Data storage in July of 2006.

Education

General Studies, Monroe County Community College, Monroe, Michigan - September 2003

Certification

National Association of Federal Credit Unions (NAFCU) – Certified Compliance Officer - December 1999

- Approved FHLMC Underwriter – 1996

Professional/Community Involvement

- Michigan Credit Union League – Director since 2017, Secretary/Treasurer 2021 to present
 - Future Vision Task Force Committee, Exam Committee
- Executive Chapter Board Member – Downriver Chapter of Credit Unions – November 2005 to present
 - Chair since April 2017, Annual Meeting and Golf Committees
- Xtend CUSO Board of Director since 2014 and Chair since 2019
- Crime Stoppers of Southeast Michigan, Advisory Committee since 2016, Treasurer since 2021
- American Lung Association Midwest Board member since 2018, Vice Chair since 2019
- Michigan Credit Union Foundation – Board Chair, Jan 2016 to 2019, Board Trustee since 2014
- Secretary, CU Partner Solutions CUSO - November 2007 to May 2013
 - Executive Board Member - May 2010 through May 2013
 - Developed and implemented products, services and training for CU Partners
- 2142 Community Church – Next Steps Volunteer 2018 to present
- Youth Administrator – Northbrook Church, Carleton, MI - February 2008 to September 2012
- Financial Team – Northbrook Church, Carleton, MI - March 2009 to Feb 2018