



Dear Nominating Committee,

I am writing to express my interest in serving on the Xtend Board of Directors. As a representative of Toro Employees Federal Credit Union, I have seen firsthand the tremendous value that Xtend's services—such as bookkeeping, contact center support, and member communications—bring to our operations. With Toro FCU being under \$40 million in assets, Xtend plays a pivotal role in our day-to-day functions, and I am eager to contribute to the continued success of the organization.

Throughout my duration at multiple credit unions, I have gained a deep understanding of the challenges and opportunities faced by smaller credit unions, particularly in leveraging shared services to maximize efficiency and improve member satisfaction. Xtend's offerings are integral to our ability to provide high-quality services to our members, and I am excited by the prospect of helping to support the organization as it continues to innovate and support credit unions like ours.

My background positions me well to provide thoughtful and strategic input as a member of the Xtend Board. If elected, I look forward to contributing my experience to ensure Xtend's continued success and its ability to meet the evolving needs of credit unions.

I am fully committed to the responsibilities of serving on the Xtend Board and believe that my passion for credit unions and my experience will allow me to make meaningful contributions. I look forward to working with the board and management to ensure that Xtend remains a vital resource for credit unions of all sizes.

Thank you for considering my candidacy. I am excited about the opportunity to serve and contribute to Xtend's continued growth and success.

Sincerely,

A handwritten signature in black ink that reads 'Lindsay Hawlk'.

Lindsay Hawlk
CEO/President
Toro Employees Federal Credit Union