



January 10, 2025

Xtend Inc

[Stuart.kuzik@xtendcu.com](mailto:Stuart.kuzik@xtendcu.com)

Attn: Nominating Committee

Dear Nominating Committee,

I am writing to formally express my intent to seek re-election to the Xtend Board of Directors. Having been appointed to the Board in 2025, it has been a privilege to serve alongside a group of dedicated credit union CEOs committed to the long-term success and growth of Xtend.

Since my appointment to the Board, I have been an engaged and prepared board member, contributing thoughtfully to discussions and decisions impacting Xtend's strategic direction. I bring an active CEO perspective to the Board, and am committed to asking meaningful questions, collaborating with fellow directors and management, and ensuring decisions remain aligned with Xtend's mission, owner value, and the evolving needs of credit unions.

My professional background is rooted in the credit union industry, with experience and oversight across all areas of credit union operations. As the CEO of an Xtend original stockholder credit union, I bring a practical, strategic perspective to board discussions from the perspective of a small credit union to a growing credit union with assets nearing \$400 million. I am committed to thoughtful decision-making that supports profitability, growth, and collaboration for Xtend and its owners.

Serving on the Xtend Board has reinforced my commitment to strong governance and passionate leadership. I value the opportunity to contribute meaningfully, ask the right questions, and collaborate with fellow board members and management to ensure Xtend remains well-positioned in an evolving industry.

I would be honored to continue serving on the Xtend Board of Directors and to further contribute my experience, perspective, and leadership in support of Xtend's strategic goals.

Sincerely,

Karen Browne

CEO