

March 31, 2026

Kimberly Hall
Tri-Cities Credit Union

Xtend, Inc.
Grand Rapids, MI

Dear Nominating Committee:

I am writing to express my interest in being elected from my current associate position to the Xtend Board of Directors. Having worked closely with the board and management team as an associate, I would welcome the opportunity to continue serving Xtend in the capacity of a voting board member.

During my term as an associate, I have had the opportunity to observe firsthand the strength, stability, and long-term vision of Xtend, Inc., including its ability to sustain momentum and performance through periods of leadership and board transition. Xtend benefits from a highly engaged and collaborative network of staff, leadership, and directors representing credit unions of all sizes, who are well positioned to guide the organization toward sustained growth and emerging opportunities. I am proud to have contributed to this collective effort over the past several years.

Having entered the credit union industry at a young age, I have developed a comprehensive understanding of credit union operations across all functional levels, as well as the impact that governance and leadership decisions have on members, employees, and institutional success. This depth of experience has shaped my perspective and reinforced my commitment to the cooperative movement, principled leadership, and effective board governance.

I believe these experiences, combined with my dedication to collaboration and strategic oversight, would enable me to make meaningful contributions to the Xtend Board of Directors as the organization continues to advance its mission and serve both current and future credit union owners. Thank you for your continued support. I am committed to repaying that trust through active engagement, thoughtful governance, and steadfast support of Xtend's strategic goals, growth, and integrity in protecting your CUSO investment.

Cooperatively,

Kimberly Hall