

YOU ARE INVITED!!!

Chen-Del-O Federal Credit Union Annual Meeting May 3, 2025

**Will be held at the Franklin Fire House Corner of Institute St. & Main St
Franklin, NY**

Please plan to attend Chen-Del-O Federal Credit Union's Annual Meeting! Our meet and greet will start at 9:30 AM with our business meeting starting at 10:00 AM. We will be offering a simple breakfast spread with bagels, pastries, fruit, yogurt, coffee, and tea. There is NO cost to you and dress is casual and comfortable!

Members and joint owners will be eligible for door prizes, which will be awarded throughout the meeting and you must be present to win. Please come join the fun!

We are offering 2 loan specials and 1 loan payment/deposit as part of our DOOR PRIZES!! (1 winner per prize)

1. Auto Loan Special- 3.00% APR off current rate, for any year or term.
2. Unsecured Loan Special- 3.00% APR off current rate, any term up to \$10,000.00 max.
3. Annual Meeting Door Prize- Chen-Del-O will cover your loan payment up to \$100 in the month of your birthday. No loan, no problem- we will deposit \$100 max. to your account.

These specials must be taken by May 1, 2026 They are transferable to another eligible member !!

Some restrictions may apply, new money only.

As per Credit Union bylaws, members must be at least 18 years of age to vote.

There are 3 seats open on the Board of Directors, each is a 2-year term:

Breck Tarbell, Incumbent, Oneonta NY
Kathleen Ingalls, Incumbent, Hancock NY
Kathy Hewlett, Incumbent, Otego, NY

Anyone interested in running for a seat on the Board, please send a letter of intent and a short biography to: Eugene Chilion, Nominating Committee Chair, 207 Wharton Creek Road, Edmeston, NY 13335

**RSVP required by April 25, 2025 by calling the office at
607-829-3560 Or by emailing Angela at abankowski@chendelo.org**

**NOMINEES FOR
2025 BOARD OF DIRECTORS
CHEN-DEL-O FEDERAL CREDIT UNION**

**BRECK TARBELL, INCUMBENT
ONEONTA, NY**

As you can tell from my name, I have been in the know of this Credit Union for quite some time. Actually my first memories were of my mother sitting at the dining room table of Mr. Whitney's home and my membership number is only 3 digits long! In saying all this, I have followed the growth of the Chen-Del-O FCU for a long time and I am interested in the workings of Chen-Del-O.

I graduated from Franklin Central School and moved on to North Country Community College where I graduated with an Associate's Degree in Criminology. After college I went on to work in some retail situations which landed me back in Franklin working for the family lumber yard. From there I worked for Victory Markets working in the cabinet shop and moving up to purchasing agent for the shop. This led me to a career in Architectural Millwork which I stayed with for the next 25 years. I worked with 2 different firms for this period where I continued to expand my knowledge with computers, contract negotiations, scheduling and employee issues as shop manager or project manager.

Since this time my wife Marina and I bought our own small business, the All Star Auto & Pet Wash in Oneonta, which has taught me quite a bit about the financial world. The business has done nothing but improve of the last 18 years and we strive to show pride in what we offer the public.

Marina and I have 5 children between us and 3 fantastic grandchildren.

I thank you for your consideration of my nomination for a seat on the Chen-Del-O FCU Board of Directors!



**KATHLEEN INGALLS, INCUMBENT
HANCOCK, NY**

I was born and raised in Franklin, NY, graduating from Franklin Central School in 1972. I received a BA in Mathematics from Kirkland (now Hamilton) College in 1976. I earned my permanent certification in mathematics education through the completion of graduate studies at SUNY Albany and SUNY Oneonta. I taught high school mathematics for a total of 33 years, first in Margaretville Central School and then at Hancock Central School.

I retired from teaching in June 2012. I loved teaching but I must say that I am really enjoying all of the benefits of retirement. I still stay involved in education as a board member for the Hancock Community Education Foundation. Since retirement I have been able to become involved with many service groups in the community. I am active in the missions of the Emory Methodist Church and recently helped create Hancock Cat Care, an organization providing access to low-cost spay/neuter and TNR services to the area.

I have been a member of the Chen-Del-O Federal Credit Union throughout most of my teaching career, joining in 1982. I have enjoyed many of the benefits of membership and now I am excited to serve the Credit Union as a member of the board. Thank you for your support.



KATHY HEWLETT, NOMINEE
OTEGO, NY

My name is Kathy Hewlett. I reside in Otego with my husband, Richard. We have three children and nine grandchildren and three great-grandchildren. Our family owns and operates Gretna Gardens Greenhouse in Otego. I retired from SUNY Oneonta in June 2024 after being employed there for 26 years. I have been a member of Chen-Del-O Federal Credit Union since 1990 and have experienced many of the benefits of the credit union during this time. The staff of the credit union have been wonderful to work with over these many years.

In my retirement, not only being a member of the Chen-Del-O board of directors, I serve on the session of Otego Presbyterian Church. I have volunteered at the Unatego Elementary School PTO fundraisers and will be volunteering at the Otego Community Food Bank.

I would love to continue as a member of the board of directors at Chen-Del-O Federal Credit Union. I have enjoyed the camaraderie of my fellow board members and hope to continue learning more about the credit union and contribute to its future growth.

Thank you for considering me for the Board of Directors of Chen-Del-O Federal Credit Union.