

YOU'RE INVITED!

ANNUAL SHAREHOLDERS' MEETING COLLEGEDALE CREDIT UNION FEBRUARY 27, 2022

Dear Valued Collegedale Credit Union Member,

You are invited to attend the Collegedale Credit Union Annual Shareholders' Meeting. The business meeting will start at **4:30 PM** on **Sunday, February 27, 2021**, at **The Commons** located at **4950 Swinyar Dr, Collegedale, TN 37315**.

- Drawings will be held at the Annual Meeting for members of all ages!
- Light refreshments will be provided after the meeting.

As part of the business meeting, the Nominating Committee will report on its work in selecting three members to serve on the Collegedale Credit Union Board of Directors for the 2022 – 2025 term.

Following are the candidates' brief biographies:

- **Debbie Collins** is an Enrolled Agent under the Internal Revenue Service Enrolled Agent program. She is a member of the Chattanooga Tax Practitioners and the National Association of Enrolled Agents. She has been in accounting and taxes since 1982. She first became acquainted with Collegedale Credit Union when working with her clients who had a strong presence in Collegedale Credit Union. Additionally, she worked closely with the former controller of the Credit Union. She is currently President of Woodmen Life Charity Chapter 16, Woodmen Life Jurisdictional Tennessee Treasury, President of other area organizations and has served as a children's teacher in her local church. Deborah is married to Kevin Collins and lives in Cleveland, Tennessee. They have 3 children, Nicole, Robert, and Summer. Deborah enjoys outdoor activities, crafts, and spending time with family.
- **Inelda Hefferlin** has been a notable member of the Collegedale Community since she moved here from California with her husband in 1955. She is a graduate of Southern Adventist University and has been a member of the Collegedale Credit Union since 1956. After returning from Russia in 1978, where her husband worked in a scientific exchange for the United States Government, Inelda spent the next decade working at the Collegedale Credit Union. Inelda served for ten years as the office administrator for the Collegedale SDA Church. Though she retired, she served as head deaconess and director of the *English as a Learned Language* Program at the Collegedale Church for eleven and four years respectively. She was also involved in the greater Chattanooga community, serving as a member of the Chattanooga Women's Council for Diversity. Inelda and her late husband, Dr. Ray Hefferlin also served on the board of the Sister Cities of Chattanooga for several years. She has served for twenty years on the Collegedale Credit Union Board of Directors.
- **David Ruhling** is a Certified Public Accountant, a graduate of Southern Adventist University, and he has his own CPA firm in Chattanooga. He is a member of The American Institute of Certified Public Accountants and The Tennessee Society of Certified Public Accountants. He has served on the Collegedale Credit Union Board for the past eighteen years. He is a member of the East Ridge SDA Church. David is married to Diane and they have two children, Elisabeth and Seth. David enjoys camping, running, and spending time with his family.

We look forward to seeing you and your family join us for food, fellowship, and fun at our Annual Meeting.