

# 2025 KEMBA Financial Credit Union Board of Directors ELECTION & ANNUAL MEETING

In accordance with the KEMBA Financial Credit Union's Code of Regulations, each year the Nominating Committee will recommend a slate of candidates that will appear on the Board of Directors ballot. This year there are two director seats that are up for election, for terms of three years each. The Board of Directors has selected two (2) qualified candidates for inclusion in this year's ballot.

If the number of nominated candidates for the Board of Directors does not exceed the number of director positions being elected, those candidates shall be deemed elected by acclamation and shall serve as set forth in the Credit Union's Code of Regulations and Board Policies. Therefore, no voting ballot will be issued, and the election results will be announced at the KEMBA Financial Credit Union Annual Meeting of Shareholders that will take place Wednesday, March 12, 2025.

## 92<sup>ND</sup> ANNUAL MEETING

Wednesday  
March 12, 2025  
6:00 pm

This year's meeting will be held on Wednesday, March 12, 2025, beginning at 6:00 pm. The meeting will be held virtually, and members can attend via phone or online. Reservations are required to attend, and login credentials will be provided to you upon confirmation of membership.

If you would like to attend, please RSVP by March 7, 2025 by visiting [kemba.org/RSVP](https://kemba.org/RSVP) or calling 888.926.5910.

## CANDIDATE PROFILES



### EMMET APOLINARIO

Emmet Apolinario joined the Credit Union in 2001 and has served on the Board since 2019. He currently serves as the Committee Chair for the Board's Enterprise Risk Management (ERM) Committee and previously served on the Nominating Committee.

Emmet attended Strayer University where he received his bachelor's degree in business administration and accounting. He also holds a certification from the University of Chicago Gleacher as a Certified Exit Planning Advisor (CEPA). Emmet is the President of Ohio Business Advisors an International Resource Group company specializing in business brokerage services and helping owners of privately held businesses in the transfer of ownership of their businesses, providing business valuation and merger and acquisitions services.

Other affiliations include director; affiliate Chairperson for the State of Ohio for the International Business Brokers Association; City of Dublin Police Chief Advisory Committee, Rotary International, and the Asian Indian American Business Group.

Maria Guthrie joined the Credit Union in 2021 and has served on the Board since September 2021. She serves on various Board committees including the ERM Committee, Executive Compensation Committee, and past member of the Nominating Committee.

### MARIA GUTHRIE



Maria attended college at Kent State University where she received her bachelor's degree in English and then received her law degree from Capital University School of Law. Maria is a partner at Kegler Brown Hill & Ritter where she serves as Chair of the Creditors' Rights and Bankruptcy Practice Group with her primary focus of law on creditors' rights, bankruptcy litigation, commercial foreclosures and receiverships, and business litigation matters. She has over twenty-five years of experience dealing with a variety of business, real estate, and litigation matters. Maria has also been recognized by Columbus CEO as a Best Lawyer as well as been recognized as one of The Best Lawyers in America® for outstanding dedication and excellence in the legal field for Bankruptcy and Creditor Debtor Rights/Insolvency and Reorganization Law and for Commercial Litigation.

Maria is also a member of the American Bankruptcy Institute, the Ohio State Bar Association, the International Association of Defense Counsel, and the Columbus Bar Association and also serves on various committees of the Columbus Bar Association. She is also a member of the Turnaround Management Association.