xceedfinancial
credit union

at work for you™ fifty years and counting

1964 ~ 2014

A GOLDEN CELEBRATION

THE 50 YEAR HISTORY OF XCEED FINANCIAL CREDIT UNION

SAVE or BORROW

which?

See Your

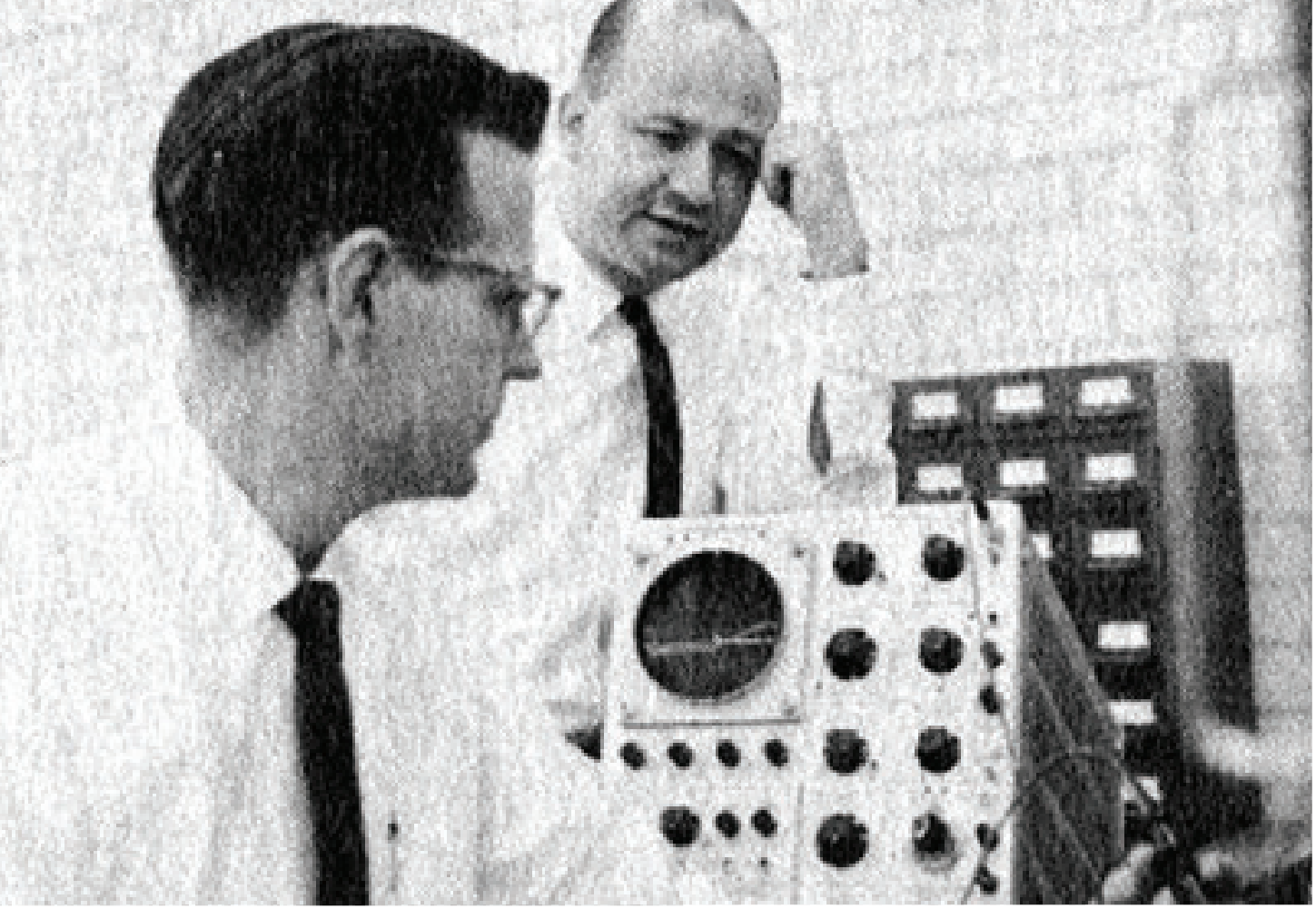
CREDIT UNION

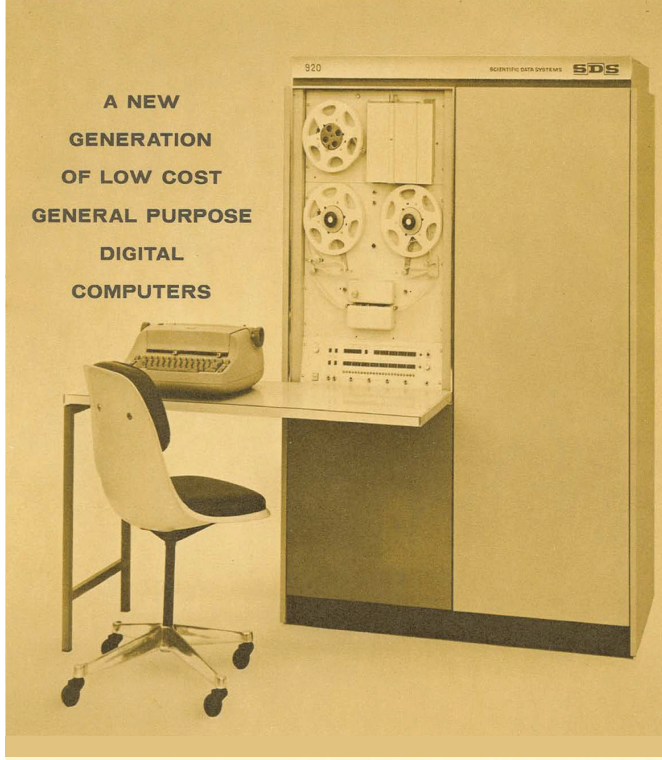
CREDIT UNION
ACT OF 1934

Dedication

This book is dedicated to the hundreds of volunteers, thousands of associates, and tens of thousands of members who are the reason that Xceed Financial Credit Union exists today. Each has played a vital role in the organization's half-century history, and each continues to give it life through active engagement and investment in our financial cooperative.

Together, we make good on the promise of the credit union movement. Bringing together working people from all walks of life, we provide the opportunity for members to better their financial lives, and achieve their dreams.





SDS 900 SERIES

SCIENTIFIC DATA SYSTEMS, INC.

SDS
SCIENTIFIC DATA SYSTEMS

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Forward

When most members think about Xceed Financial, they think of a financial institution focused on the future – a financial partner that's always looking for the next innovation, the next convenience, the next big thing to make our members' financial lives simpler, easier and more prosperous. But when a milestone as huge as a 50th anniversary comes along, a look back is in order and a celebration is a must!

So, in honor of our Golden Anniversary, we have produced this historical perspective to share and preserve the rich history and heritage of Xceed Financial Credit Union. Using a timeline format, we chronicle key Credit Union milestones from each decade, and provide historical context with landmark events that defined each era. We hope you enjoy this journey back in time, and the many photos, images, stories, and memories that we've selected to help tell the story of this credit union's 50 years of service to its members.

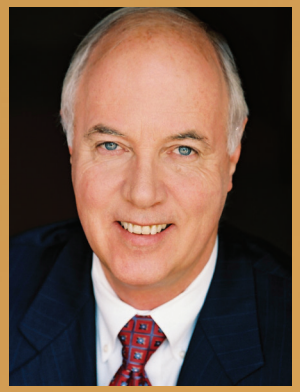
Though now almost a billion dollar, full-service credit union that partners with hundreds of employer groups and serves tens of thousands of members across the nation, Xceed Financial began small. From serving a handful of employees of one company, Scientific Data Systems, in 1964, we transitioned to Xerox Employees Federal Credit Union, and then evolved to Xerox Federal Credit Union in the mid-1980s, before embarking in 2008 on a dramatic transformation into the Xceed Financial Credit Union we are today.

As you read through this book, and learn more about the path that brought us here, I want you to know that behind every innovation and every achievement is a commitment to supporting the hopes and helping to realize the dreams of Xceed Financial's members. We are excited about what the next 50 years will bring, and confident that the core values and cooperative principles upon which this credit union was founded will continue to provide a platform for a bright and vibrant future.

Teresa Freeborn

President & Chief Executive, Xceed Financial Credit Union

Letter From Board Chair Dennis Ruffner



There's nothing quite like a major anniversary to bring on a wave of nostalgia. As one who's served on Xceed Financial's Board of Directors since 1988, the Credit Union's 50th anniversary evokes countless memories. When I began my service, I was working for Crum and Forster Personal Insurance which was part of Xerox Financial Services. Like many of those who join the Credit Union today, I was a young professional. I had started to enjoy success in my career and was looking to give back to my community, and volunteering with the Credit Union seemed to be a good fit for both my interests and professional background.

Little did I know at the time, the experience and the people I would serve alongside would ignite my passion for the credit union movement – and for what that movement means for the millions of working people whose financial lives are better because of it. I have witnessed and been part of so many Xceed milestones. Our change to Xceed Financial, new Headquarters campus, entering the mortgage business, and creating a very successful investment services business have been very exciting. But as I look back, it is the people with whom I have served that make this experience so special. One person who touched me and continues to touch every member is Romeo Doty.

Romeo was a long-serving Board member, who passed away in 2004, but I remember him as the heart, soul, and conscience of the Credit Union. One of the reasons was his habit, in Board discussions, of continually posing the question, "How would this benefit the member?" Years later, when the Board and Credit Union management meet, we still ask that question, usually mentioning Romeo. Doing so helps us to maintain an unwavering focus on why Xceed Financial exists. As we embark on our next half century, your Board and management team will continue to remember Romeo and his commitment to "member first."

Dennis Ruffner
Board Chair, Xceed Financial Credit Union

A Valuable Employee Benefit

"Access to Xceed is an employee benefit no Xerox person should take for granted. My membership is one of those constants in my Xerox tenure—always there when I need them, providing consistently reliable, quality service. I'm a long-time satisfied member and plan to be one for the long term."

–Ursula M. Burns, President, Xerox Corporation (2008)

Way Back When

You want a loan for…what?

It's an unusual request when Palos Verdes member J. Robert "Bob" Burk asks the Credit Union for a loan to purchase a Caproni Vizzola sail plane in 1975. But Bob and his co-pilot Fred N. Sill of Northridge, CA will go on to set a sail plane speed record of 69.4 MPH over a 300 kilometer triangle course over the California desert.

Saving for Family Milestones

Vicki and Mark Huettinger are typical of the young marrieds who turn to the Credit Union to help with life's milestones over the years. When Mark joins Xerox in 1974, he starts a savings plan. Before too long he needs a loan for wedding expenses. With that soon paid off, Mark then borrows for a refrigerator, a car, and a truck-camper. Vicki's habit of saving through payroll deductions comes in handy when baby girl Teri Lynn arrives in 1979.

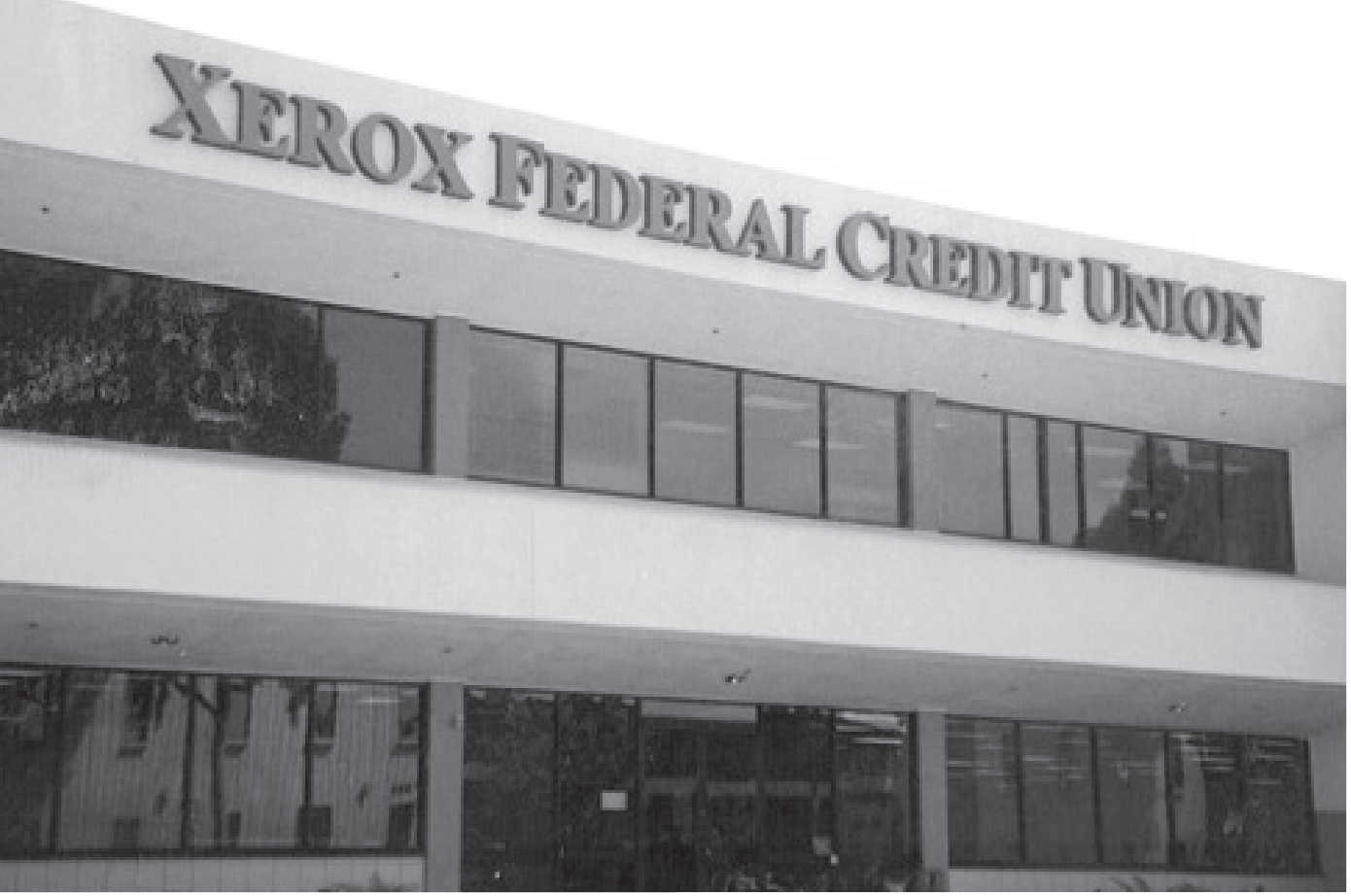
A Banking Tradition

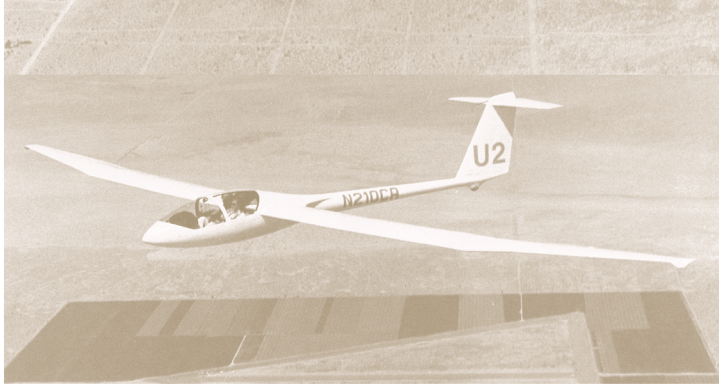
Antonio Sauceda is one of those rare XFCU members who has been with us from the beginning. The former Scientific Data Systems and Xerox employee became a member when we opened our first location in Santa Monica, CA, just after being discharged from the Air Force. "It's always been a good, safe, convenient place for my wife and I to keep our money," Sauceda says. "We live in the San Fernando Valley, and we're always able to speak with someone on the phone. No matter what the reason is for our call, it's handled in a speedy, friendly, and professional manner. Now, we enjoy online banking. The Credit Union has been good to us for 50 years and counting!"

Once a Member, Always a Member

Chuck Henderson has remained faithful to XFCU since he first joined in 1968 as a Scientific Data Systems programmer. "It was an easy decision for me to cancel my bank accounts and become a member of the Credit Union when I was 28," he says. "At that time, the Credit Union was in the same building where I worked, so it was just a short walk down the hall to conduct my banking business. What a great convenience and time saver."

Now retired from Xerox and living in Mountain View, CA, he visits the Mountain View Financial Center about twice a month to deposit checks and get cash, and enjoys being greeted by associates' smiling faces. "I'm glad to be a long-time member, and it's sort of fun to go in and give my really low member number. I expect to be an XFCU member until I die."


XEROX FEDERAL CREDIT UNION


U2
N21DFB

1960s: Beginning Small

The nationwide credit union we now know as Xceed Financial didn't actually begin as Xerox Federal Credit Union, as many surmise. Rather, the institution has its origins in a much smaller, but equally innovative, company – Scientific Data Systems (SDS). SDS was a successful technology pioneer in Southern California. Since the computers it produced were known for being an excellent value for the money, it's not surprising that it was also a company that would take a strong interest in its employees' financial well-being by establishing a workplace credit union. Starting small, with just a few hundred members, the Credit Union begins a period of rapid growth and expansion after its sponsor, SDS, is purchased by Xerox Corporation in 1969.

1964

Milestones

- In April, the Credit Union opens its doors as Scientific Data Systems Credit Union in Santa Monica, CA. The state-chartered credit union ends the year with $61,728 in assets and 620 members.

Moments in Time

1964: The Beatles take the world by storm.

1964: The landmark Civil Rights Act is passed.

1965

Financial Achievements

- During 1965, the Credit Union makes 1,000 loans to its 1,414 members. The average loan amount is $575.

1965: The federal government passes legislation authorizing Medicare and prohibiting discrimination in employment.

1966

Financial Achievements

- Having lent a total of $1.34 million to members since its inception, the Credit Union has charged off only slightly more than $3,000 in bad loans.

1967

Historical Milestones

- The National Association of Federal Credit Unions (NAFCU) is founded.

1967: The first successful heart transplant procedure takes place in Cape Town, South Africa.

Financial Achievements

- Total assets stand at $780,373 and membership is 1,986. The Credit Union's books show 954 loans totaling $767,628.

$780,373
IN ASSETS

1968: Woodstock rocks America, drawing 400,000 music fans to a farm in upstate New York.

1968: Martin Luther King, Jr. and Senator Robert F. Kennedy are assassinated.

1969

Milestones

- In May, Scientific Data Systems is acquired by Xerox Corporation and is renamed Xerox Data Systems.

Locations

- The Credit Union moves from a little room at Scientific Data Systems to its new headquarters – a Xerox building in El Segundo, CA.

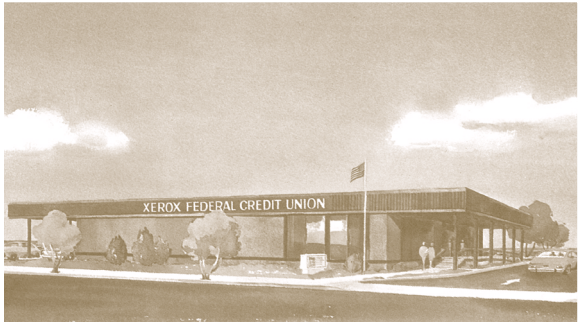
Moments in Time

1969: Neil Armstrong takes a giant leap for mankind by landing on the moon.

Financial Achievements

- Credit Union assets reach $1,283,703 and membership is 2,578.

$1,283,703
IN ASSETS



1970s: Growing Up Groovy

The 1970s ushered in an era of tremendous growth and expansion for the Credit Union, as it is given a federal charter and changes its name to Xerox Employees Federal Credit Union. Not all Xerox employees are immediately eligible for membership, but it's a great time for those who are, as changes to federal law allow the Credit Union to begin offering a host of new savings products, and member savings gain federal insurance protection with the establishment of the National Credit Union Association (NCUA). Members also begin receiving dividends on a quarterly basis, adding even more value to the credit union benefit. By the end of the decade, all Xerox employees are eligible for membership, membership passes the 30,000 mark, and assets top $40 million.

1970

Milestones

- The Credit Union is given a federal charter and changes its name to Xerox Employees Federal Credit Union.
- Xerox's Electrical Optical Systems (EOS) employees become eligible for Credit Union benefits, leading more than 800 to enroll.

Moments in Time

1970: The computer floppy disk is introduced.

Products & Services

- XEFCU changes from a manual accounting system to an "on line" data processing system, giving associates immediate access to members' accounts and enabling them to update each member's account when a transaction is made.

Historical Milestones

- The National Credit Union Administration (NCUA) is established, providing up to $20,000 insurance on every credit union account. It is hailed by many as the most significant piece of legislation in the history of the credit union movement.

1971: TV watching in the U.S. is changed forever by the introduction of the VCR.

1971

Products & Services

- A complete network of Credit Union representatives – all volunteers – is established at Xerox Data Systems, EOS, XCS, and other Xerox offices to help educate employees about Credit Union services and the benefits of membership.

1972

Products & Services

- Innovative new services are launched, including a telecopier loan service, a code-a-phone message service, and automatic funds transfer from other savings institutions.

1972: The Watergate scandal erupts.

1973

Locations

- The Credit Union purchases an acre and a quarter of land in El Segundo Industrial Park to build what will become its national headquarters and branch office. Facility plans call for a new walk-up window and convenient drive-up window.

1974

Historical Milestones

- Each member account is now insured up to $40,000 by the NCUA.

Financial Achievements

- Membership surpasses the 10,000 mark and assets near $12 million.

NEARLY
$12
MILLION IN ASSETS

1974: Federal law makes it illegal to discriminate against women in credit and employment.

1975

Products & Services

- While most financial institutions react to a tough economy by turning more conservative in their lending practices, XEFCU maintains its member-friendly loan policies. In the difficult economy, Xerox Corporation makes the decision to curtail its computer operations; however, XEFCU recommits to its long-range growth and expansion plan to provide a more complete range of services to all Xerox employees.
- NCUA approves XEFCU's national charter to begin offering services to all Xerox U.S. employees, making it one of the first nationally chartered credit unions.

Moments in Time

1975: Bill Gates and Paul Allen found Microsoft.

1976

Locations

- The Credit Union undertakes a major expansion outside of California, opening a new branch in Dallas, TX and extending service to the Midwest, Mid-Atlantic, and other Xerox regions.

Milestones

- The Board of Directors is expanded to include representation from more Xerox entities, including Legal, Communications, and Audit, as well as DSD, ISG Western Region, ITG Manufacturing, EOD, EOS, and XCS.

1976: America celebrates its bicentennial, the 200-year anniversary of the Declaration of Independence.

1977

Historical Milestones

- Over the active opposition of banks and savings & loans, Congress revises the Credit Union Act to allow credit unions to offer a broader range of products to members, including share certificates and mortgages.

1977: Elvis is found dead at Graceland, his Memphis home.

1978

Products & Services

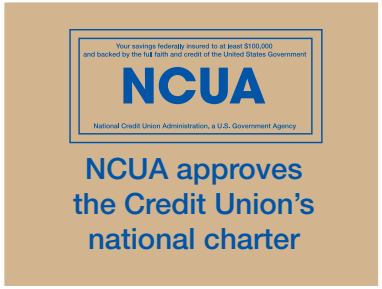
- The Credit Union helps members increase their savings with new products, including Individual Retirement Accounts, share certificates and term accounts, leading to approximately 35% growth in shares and share certificate accounts.

Financial Achievements

- Membership passes the 30,000 mark, while assets top $40 million.

OVER
$40
MILLION IN ASSETS

1978: Louise Brown, the world's first "test-tube" baby, is born in England.



NCUA approves the Credit Union's national charter

1979: Inflation reaches 13% and the prime rate shoots up from 11.75% to 15.75%.

1980s: Moves and Milestones

It's during the 1980s that the Credit Union celebrates its 20th anniversary, and truly comes into its own as a full-service financial institution. The constellation of Xerox entities it serves is impressive, and includes: XEOS (Xerox Electro-Optical Systems), Shugart Associates, Xerox Computer Services (XCS), Diablo Systems, Inc., Xerox CDS (Century Data Systems), XPG (Xerox Publishing Group), XMS (Xerox Medical Systems), PSD (Printing Systems Division), XRC (Xerox Reproduction Centers), PARC (Palo Alto Research Center), XTEN (Xerox Telecommunications Network), ED (Electronics Division), Xerox International Center for Training and Management Development, Cheshire, the Information Systems Division and the Business Products Division.

1980

Locations

- El Segundo becomes XEFCU's headquarters, owned free-and-clear by the Credit Union's members.

Products & Services

- The Credit Union begins offering dividend-earning checking accounts. The Xerox payroll system enables employees to have their net pay direct deposited into these Credit Union accounts.

1981

Historical Milestones

- Member accounts are now insured up to $100,000 each, up to $300,000, by NCUA.

1982

Historical Milestones

- All working people can open an Individual Retirement Account to defer taxes and save for retirement. XEFCU members benefit from an IRA with a payroll deduction option for Xerox employees.
- The Credit Union converts to an "in-house computer system" and opens a branch in Sunnyvale.

Products & Services

- A new Visa® Check Guarantee Card functions as a credit card for Visa transactions throughout the world, and will soon provide access to Automated Teller Machines (ATMs).

1983

Milestones

- A charter expansion now allows XEFCU to offer membership to all relatives of members, including those related by marriage.
- XEFCU opens its Webster 304 branch.
- Kevin Foster-Keddie becomes CEO.

Financial Achievements

- With membership of 44,553 and assets of $72.58 million, XEFCU is in the top 1% of federal credit unions and bigger than 80% of U.S. banks and other financial institutions.

Products & Services

- The Credit Union adds check-cashing services.

1984

Milestones

- XEFCU celebrates its 20th Anniversary!
- Membership grows by 20%, in part due to the Xerox acquisition of the Crum and Forster insurance organization with its 9,000 employees.
- Branch opens in Morristown, NJ.

Moments in Time

1980: The Susan B. Anthony silver dollar is minted, but is so similar to the quarter that few people are willing to use it.

1981: Prince Charles marries Lady Diana Spencer in front of a global audience of 700 million TV viewers.

1982: Michael Jackson releases his "Thriller" album.

1983: Deregulation of the financial services industry accelerates, allowing savers with small accounts to become eligible for full Money Market rates of interest, once available only to those with very large accounts.

1984: Apple computer introduces the Macintosh personal computer.

Federal legislation and deregulation enable credit unions to offer members more financial products, like Money Market accounts, that were previously available only to wealthy individuals. As innovations like the Automatic Teller Machine (ATM) become common, the Credit Union introduces conveniences like banking by phone, and value-added products such as the dividend-bearing checking account. Reflecting an organization on the move, the Credit Union streamlines its logo and its name – it is now known as Xerox Federal Credit Union (XFCU), and assets more than triple over the course of the decade.

1985

Products & Services

- Members gain access to 24/7 banking when the Credit Union implements an ATM program with the Instant Teller ATM network.

Milestones

- The Credit Union streamlines its logo and its name – it is now known as Xerox Federal Credit Union (XFCU).

Financial Achievements

- The Credit Union reaches a record $100 million in assets.

OVER
$100
MILLION IN ASSETS

1986

Milestones

- Satellite office opened in Henrietta, NY.

1987

Products & Services

- XFCU begins offering Whole Life, Mechanical Breakdown, and Credit Life & Disability Insurance.

XEROX FEDERAL CREDIT UNION
Investing In Your Life

XCU Capital: A Ground-breaking Collaboration

In 1987, under the leadership of Bill Cheney, XFCU launched the Credit Union Service Organization (CUSO) XCU Capital, which introduced the novel concept of a credit union-owned broker-dealer and insurance agency. Numerous credit unions came on board as XCU Capital owners, including SAFE CU, TRW Systems FCU, Schools Financial CU, Premier America CU, The Golden 1 CU, Travis CU, WesCorp, SECU, and Mountain America CU. The CUSO allowed credit unions to act as broker-dealers instead of working with third parties, and provided investment advisory, trust, clearing, and online trading services to more than 50,000 client/members.

25th Anniversary
1964 to 1989

Moments in Time

1969: The wreck of the Titanic is found.

1986: The Challenger space shuttle explodes 73 seconds after launch.

1987: "Black Monday" hits the New York Stock Exchange, devastating stocks.

1988: CDs outsell vinyl records for the first time.

1989: The Communist government of East Germany collapses and the Berlin Wall comes down.

Modern Times

A Beautiful Business

Dr. Ashley Magovern, a board-certified dermatologist, always dreamed of opening her own practice, and serving the needs of her hometown community in Southern California's South Bay area. With the Credit Union's help, she gets the funding and business banking services needed to get Manhattan Dermatology underway. Her practice thrives, and in November 2011, Dr. Magovern is recognized as one of the "Top Doctors" in the area by *South Bay Magazine*.

A Tasty Dream

When Heidi Grenek and her business partner Jeff Seidel decide to open a hip and stylish restaurant along the historic banks of the Erie Canal in Fairport, NY, XFCU is proud to stand by their sides. With calculated business planning, strong financial support from Xceed, and a healthy dose of elbow grease, they open Moonlight Creamery in 2008 to an appreciative and steady clientele of students, locals, and tourists.

A Technology Evolution

A lot has changed at Xceed Financial since 1985, especially on the technology front – just ask Will Mahoney, who began working for the Credit Union 29 years ago and retired from his position as a Senior Systems analyst in the Information Technology Department on Jan. 29, 2014. "I remember when we had these big screw-on disk drives, which were as big as washing machines," he says.

Mahoney recalls the days when everyone banked in person and Financial Centers were much busier than they are today. He adds that the introduction of ATMs led to much confusion among members. "When the ATMs first came out, I remember seeing everyone standing in line with their cards, and they just didn't know what to do."

He adds, "Many of the same people have worked at Xceed through the years, so it's like a big family." What's next for Mahoney? He plans to use his newfound free time to travel Australia!

A Financial Family Tradition

For Deborah Walker, Credit Union membership is a family affair. She joined in 1966, soon after taking a job on the assembly line for Scientific Data Systems. Though she was only making about $1.25 an hour at the time, her father – also a SDS employee and Credit Union member – insisted she join and begin what would become a lifelong habit of saving through payroll deductions.

"I was the only girl, with five brothers, and back then he knew it was harder for women," she said, noting that her father, who was in charge of maintenance at the plant, also encouraged the men who worked for him to join the Credit Union and save.

Over her 37-year career with SDS, then Xerox, Walker worked her way up through the ranks to the position of buyer, and her smart saving habits paid off in the comfortable retirement she's now enjoying. And like her father before her, Walker encourages prudent financial habits among others in her family. In fact, her daughter, granddaughter and brother are all XFCU members!

"The Credit Union has helped our family tremendously," she said, recounting many different types of loans over the years, and highlighting the differences between her Credit Union experiences and those she's had with banks.

"If you had issues or problems, the Credit Union would work with you," she said. "It's a lot better deal than the banks, and a lot more personal."

Walker also finds the safety of XFCU reassuring. Asked why she's stayed with the Credit Union so many years, she cites the Bernie Madoff scandal from a few years ago in which thousands of retirees and other investors were defrauded and lost their life savings.

"It's about trust," she said. "With the Credit Union, you don't have any fear for your money. You know your money's safe."

1990s: Dialing Up WWW

Shortly after the decade begins, Credit Union membership tops 65,000 and assets surpass $200 million, providing ample resources for members to help one another achieve family goals and dreams, such as homeownership and college educations for their children. Though named one of the top 10 credit unions in the United States, based on its outstanding financial performance, XFCU does not rest on its laurels. The Credit Union introduces "Member First," a pledge that emphasizes the organization-wide

1990

Historical Milestones

- While the S&L crisis of the 1980s and 1990s, and widespread bank consolidations, shakes many Americans' confidence in financial institutions, XFCU is strong, stable, and secure.
- Averages show 30 of every 1,000 loans made by banks are delinquent, while the Credit Union's average is only nine per 1,000 loans made.

1991

Financial Achievements

- XFCU hits a major milestone, reaching and then surpassing $200 million in assets. Membership stands at 65,728.

OVER

$200

MILLION IN ASSETS

Moments in Time

1990: The Hubble space telescope is launched to explore deep space and map the universe.

1991: The United States leads Operation Desert Storm.

1992: The not-guilty ruling for officers involved in the Rodney King beating case causes Los Angeles to erupt in riots.

1993: Islamic fundamentalists bomb the World Trade Center in New York City.

1994: Nelson Mandela is elected President of South Africa.

commitment to keeping members and their needs at the center of all it does. In keeping with that pledge and Xerox's tradition of innovation, XFCU becomes one of the first financial institutions in the country to offer its members online banking with online bill pay. It also leads the industry when it goes live with an award-winning website and launches the TeleServices Center (later known as the Virtual Center), which allows members to perform most transactions over the phone.

1995

Products & Services

- XFCU becomes the first credit union to offer online bill pay service, with PC-based 24-hour Home Banking (now called online banking). It is one of only 17% of financial institutions nationwide to offer the service.
- XFCU introduces a centralized TeleServices Center, the forerunner to today's Virtual Center, allowing members to perform most transactions over the phone, reducing on-hold time from 2.5 minutes to just 23 seconds.

Moments in Time

1995: Terror hits home with the bombing of the Alfred P. Murrah Federal building in Oklahoma City.

1996

Milestones

- XFCU becomes the 28th largest credit union in California.

Products & Services

- XFCU introduces Loans-by-Phone, offering members the opportunity to apply for a loan over the phone for immediate processing.
- XFCU offers a 6.26% share certificate.

1996: Scientists at the Roslin Institute in Scotland undertake the world's first successful cloning, bringing the world Dolly the sheep.

1997

Milestones

- Emphasizing XFCU's commitment to focus on its members and their needs, the Credit Union establishes a new member service goal called "Member First."
- Bill Cheney named as CEO.

Products & Services

- XFCU's website, xfcu.org, is launched.

1997: Princess Diana dies in a fiery car crash in Paris. Her funeral is watched by 1.5 billion people around the world.

1998

Products & Services

- The Credit Union's redesigned website, xfcu.org, goes live. It's an immediate hit with members and goes on to win multiple awards.

Historical Milestones

- The credit union industry successfully campaigns for a new law, the Credit Union Membership Access Act, to protect existing credit union members and help credit unions expand where appropriate.

1998: Google files for incorporation in California.

1999

Products & Services

- XFCU introduces the Housing Partner Program, begins offering mortgage loans in every state, and launches the "MaxFinancial" Visa Classic Credit Card for OfficeMax associates.

XEROX FEDERAL CREDIT UNION
Putting Members First

1999: Over-hyped Y2K computer software glitch sets the world into a panic about the impending turn of the century.

Y2K: The New Millennium

The turn of the century brings the Credit Union's 40th anniversary, exciting technological advances, and the most dramatic transformation in the Credit Union's history. Members gain access to cutting-edge innovations like mobile banking, and conveniences like Shared Branching, pay-by-phone, and Saturday hours in some Financial Centers. The Credit Union also welcomes many new members, as it merges with California's Tiger Federal Credit Union and New York's Rochester Federal Credit Union.

In what will become a multi-year transformation, XFCU commits itself to delivering unmatched personal service in meeting the needs of

2000

Milestones

- Unveiled new sales offices, one in Oregon for Xerox, and one in Ohio for OfficeMax.

Products & Services

- The Credit Union begins phone-in mortgage service.
- XFCU initiates national ATM deposit-taking service.

2001

Financial Achievements

- The Credit Union reaches $1 billion in assets, an all-time high.

Products & Services

- XFCU launches the nation's first e-Close mortgage loan and an internal Intranet.

Moments in Time

2000: The dot com bust brings an end to the Internet stock boom.

2002

Products & Services

- A host of banking breakthroughs take place, including the launch of eStatements, Shared Branching, online access to Visa accounts, and Coverdell Education Savings Accounts that help members to invest in their children's or grandchildren's education.

Honors & Awards

- The Credit Union is once again honored for diversity in the workplace and in the credit union movement, this time with the California Credit Union League's Diversity Award.

2001: On September 11, hijackers crash jetliners into the World Trade Center and the Pentagon.

2003

Milestones

- Membership is opened up to people who live, work, worship or attend school in select communities, and to members of certain organizations within our communities.
- Tragedy strikes the Webster branch, when a gunman fires shots during an attempted robbery, claiming the life of one member and wounding another.

Products & Services

- XFCU launches Relationship Advantage and makes eLoans available.

2004

Milestones

- XFCU marks its 40th Anniversary!
  In celebration of the milestone, the Romeo Doty Scholarship Program is launched, honoring the late Romeo Doty, who served on XFCU's board for 21 years. XFCU is now helping him fulfill his dream of making higher education accessible for all students by awarding ten $1,000 college scholarships to high school student members annually.

Products & Services

- Interest Only and First Time Homebuyer mortgages become available.

2004: The word "tsunami" enters common usage when eleven Asian countries are devastated by one the day after Christmas.

2005

Products & Services

- The Credit Union begins offering Health Savings Accounts, and borrower's protection coverage.
- Bill Presentment is introduced.

working adults. This shift is reflected in a new name—Xceed Financial Credit Union—that gives a nod to the Credit Union's roots with Xerox, while embracing its expanded role as the credit union to hundreds of Select Employer Groups (SEGs).

The financial crisis that grips the United States and the world during the latter part of the decade challenges Xceed Financial and its members, but the Credit Union remains stable and strong. While banks take government bail-out money, credit unions instead work together to keep the cooperative financial system solvent and member assets safe.

2006

Products & Services

- XFCU launches Business Services, offering a variety of accounts and lending products to small business members.
- Other new products and services include a platinum checking account and check card, an online ATM and branch locator, and term life insurance.

Moments in Time

2005: YouTube is launched.

2006: One-to-many communication takes off, in 140-character bursts, when Twitter goes online.

Milestones

- Serving the employees of 122 SEGs – businesses, associations and communities nationwide – the Credit Union declares itself the "workplace credit union."
- XFCU undergoes a core system upgrade and opens a Financial Center in OfficeMax's headquarters.
- Teresa Freeborn becomes President & Chief Executive.

2007: The housing bubble bursts.

2008: Lehman Brothers and Washington Mutual go bankrupt, then Dow Jones Industrial average plummets 777.68 points. A few days later, a $700 billion bailout bill is signed by President George W. Bush.

2007

Milestones

- The Credit Union welcomes 9,700 new members, two branches and 18 associates through its merger with Tiger Federal Credit Union.

Products & Services

- Members gain access to top-flight financial planning expertise when XFCU begins offering retirement and investment services.
- The Credit Union launches the XFCU at Work Program, Premier Instant Loan Approval, No Closing Cost Mortgage Loans, and the Loyalty Advantage Program.

2008

Milestones

- On April 1, the Credit Union embarks on a multi-year transformation, committing itself to delivering unmatched personal service in meeting the needs of working adults. This shift is reflected in a new name – Xceed Financial Credit Union.
- Xceed Financial's footprint in upstate New York grows as it merges with Rochester Federal Credit Union, a credit union with a decades-long history of serving Rochester's postal service employees.

2008: Barack Obama becomes the first black person to be elected President of the United States.

Products & Services

- XFCU's very own Financial Avenger Numbers Guy helps to roll-out a comprehensive new approach to high tech, high touch financial services, including an all-new website that offers unprecedented convenience and capabilities.

2009

Products & Services

- Members gain even greater access to their accounts when the Credit Union launches a state-of-the-art mobile banking service.
- Xceed goes social with a Facebook page and Twitter feed.

2009: The unemployment rate hits 10.3% in the worst economic downturn since the Great Depression.

The Early 2010s

The few years prior to the Credit Union's golden anniversary are dominated by technological advances that give members anywhere, anytime access to their accounts and extraordinary value for their credit union membership. As Americans and others around the world start to gain optimism about the slowly-improving economic outlook, XFCU again pioneers innovations to make members' financial lives easier – from an all-new, cutting-edge online banking system, to uTransfer and mobile check deposit. When the United Nations designates 2012 the year of the cooperative, Xceed Financial and its members celebrate the role their credit union plays in helping to drive the economy, create jobs in the community, and enable members from all walks of life to improve their financial lives.

2010

Products & Services

- The Xceed Online Member Mall debuts, offering member-only discounts on a variety of products, from computers to cell phone plans.

2011

Products & Services

- Members gain anywhere, anytime access to their money when the Credit Union's ATM network expands dramatically, now including more than 65,000 surcharge-free locations.

65,000
ATM LOCATIONS

2012

Milestones

- Xceed Financial's membership increases by almost 20% and the Credit Union adds a new Financial Center in Southern California when it merges with Safeway Los Angeles Federal Credit Union.

Products & Services

- The Credit Union pioneers uTransfer, enabling members to send and receive money via email or text message.
- XFCU's mobile banking app takes a major leap forward, with Xceed Mobile Deposit – a new service that allows members to deposit checks using the cameras on their smartphones.
- With an all-new online mortgage application system, members are now able to apply for home loans anytime from the comfort of their desktops.

2013

Products & Services

- XFCU introduces members to its new "digital wallet" product, V.me from Visa®.

2014

Milestones

- Xceed celebrates its 50th anniversary! In honor of this special year, the Credit Union fills its calendar with special events, products, and promotions.

Moments in Time

2010: President Obama signs into law the Patient Protection and Affordable Care Act, also known as "Obamacare."

2011: Activists calling themselves "the 99%" begin the Occupy Wall Street movement.

2012: A superstorm called Hurricane Sandy rampages through the East Coast, killing 128 people and causing $71 billion in damage.

2013: Nelson Mandela dies at the age of 95.

Hats Off to Our CEOs

Throughout the years, XFCU's leaders brought their wisdom, passion, and fresh ideas to work every day, and their decisions and initiatives have helped shape the Credit Union into what it is today. Whether they retired from XFCU or left the Credit Union to pursue new endeavors, each left their mark on XFCU, and we'd like to thank all of them for contributing to our success. To the right are a few CEOs who not only made an impression on our Credit Union, but on the industry as a whole.

Helen Guilford, 1963 to 1973
Kenneth P. Dowell, 1975 to 1981
Dennis D. Draudt, 1982 to 1983
Kevin Foster-Keddie, 1983 to 1995
Bill Cheney, 1997 to 2006
Teresa Freeborn, 2006 to present

XFCU's 2014 Executive Team

We'd also like express our deepest gratitude for the individuals who are leading XFCU in its 50th year. Thank you all for your vision, guidance, and support!

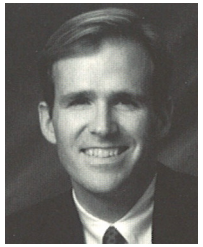
Teresa Freeborn, President & CEO
Ray Shams, Chief Operating Officer
Mary Roberts, Chief Financial Officer
Fabiana Burkett, Chief Risk Officer

Helen Guilford

Known as somewhat of a legend in the credit union industry, Helen Guilford spent a good portion of her career at XFCU, working in marketing operations and as CEO. She retired from XFCU in the 1980s after a nearly 30-year career in credit unions, including as president of the CUES Southwest Council. Guilford passed away in 2001 at the age of 86, but her passion for credit unions lived on – her son, Rob, followed a similar professional path.

Bill Cheney

Bill Cheney has just about done it all when it comes to building a professional career in credit unions. After holding leadership positions at several credit unions, he became the President/CEO of the California and Nevada Credit Union Leagues. In 2010, Cheney landed the top spot at the Credit Union National Association in Washington, D.C., representing all of America's credit unions and their members. In addition, he served as President of the National Credit Union Foundation and the Credit Union House in Washington. Cheney now serves SchoolsFirst FCU as CEO.



Kevin Foster-Keddie

Kevin Foster-Keddie has been CEO of a number of prominent credit unions during his career. In 2011, he was named to the Western CUNA Management School Board of Trustees. He's been a frequent recipient of industry recognition and accolades, including CUNA's Bergengren Award for High Achievement and the California Credit Union League's Kim Bannan Eternal Flame Award. Foster-Keddie currently serves as President and CEO of Washington State Employees Credit Union in Olympia, WA, which serves more than 170,000 members through eighteen retail offices.

Teresa Freeborn

As the current President and Chief Executive, Teresa Freeborn applies 40 years of credit union experience while overseeing all aspects of Xceed's operations and representing the Credit Union globally. Before joining Xceed, Freeborn was a member of Kinecta Federal Credit Union's executive staff, serving as SVP of Marketing & Communications as well as President of Kinecta Financial and Insurance Services. Prior to moving to the U.S. from Canada, Freeborn held the position of Vice President, Services & Communications at Central One Credit Union in Vancouver, British Columbia.

Workplace Expansion through Mergers, Making Us Stronger

Over the years, Xceed Financial has been made stronger by joining forces with like-minded credit unions that share a workplace focus. Each of these credit unions has contributed significantly to our ability to serve our members nationwide. We honor them and the important part each has played in our institution's history.

But before there was a Credit Union, there was a company – an innovative company, founded by visionaries with new ideas about technology, and about how to help their employees achieve financial security. That company was Scientific Data Systems.

The Beginning: Scientific Data Systems

Max Palevsky and the other technology gurus who founded Scientific Data Systems (SDS) were pioneers in the infant computer industry. Before founding SDS in 1961, they served stints at Packard Bell and Bendix. Their Santa Monica, CA-based company was known for creating computers primarily for other scientists and academics. Faster and less expensive than competitors' products, SDS computers were used in a broad range of applications, from aircraft and missile design to civil engineering, medical research and information processing. In addition to making computers, SDS produced related equipment such as input/output typewriters, card readers, photoelectric readers, high-speed line printers, and other components.

In April of 1964, the Scientific Data Systems Credit Union opened its doors. Five years later, when SDS was purchased by Xerox and renamed Xerox Data Systems, the Credit Union moved from a little room at SDS to its new headquarters – a Xerox building in El Segundo, CA.

2007: Tiger Federal Credit Union

Before merging with what was then Xerox Federal Credit Union, Tiger Federal Credit Union served close to 10,000 members from 68 select employer groups. Led by President/CEO Rosemary Helgeson and with branches in California and New York, the Culver City, CA-based credit union had $60 million in assets. Founded in 1948 as the Flying Tiger Employees Federal Credit Union, it began with just seven charter members and $250 in assets. Its sponsor company was the Flying Tiger Line, a cargo airline started by and named for the "Flying Tigers" – a legendary group of World War II fighter pilots. The airline was bought by FedEx in 1989, but the Credit Union continued its mission to help its members through "the financial jungle" by providing quality financial products and services. Over the years, Tiger Federal Credit Union expanded its field of membership and included select employer groups such as Centinela Hospital Medical Center, Kerlan Jobe, Juanita's Foods, and HITCO.

2008: Rochester Federal Credit Union

Rochester Federal Credit Union was the city's oldest credit union before it merged with Xceed Financial in 2008. Serving Rochester area postal service employees,

it operated two branches, one at Frontier Commons and one at Westmar Plaza, and at the time of the merger, was run by CEO David Beckhorn. The merger added $27 million in assets to XFCU, a number of associates who became XFCU associates after the merger, and strengthened Xceed Financial's commitment to a key area of upstate New York.

2012: Safeway Los Angeles Federal Credit Union

Based in Norwalk, CA, Safeway Los Angeles Federal Credit Union brought more than 11,000 members and $55 million in assets to the Xceed Financial family when the merger took place in 2012. Founded in 1951 as the credit union for Safeway grocery stores' Southern California division, Safeway LAFCU's field of membership grew over the years to include more than 200 select employer groups, including Kirkhill-TA, a subsidiary of Esterline Technologies; Distinctive Industries; and Norwalk, CA location. David Holmes led Safeway LAFCU at the time of the merger.

A Bright Future: Beyond 2014

The past half century has been filled with events, milestones, and dramatic innovations that few who founded the Credit Union would have predicted. Among the constants, however, have been the solid principles that still guide Xceed Financial's day-to-day operations and long-range planning.

We exist – first, foremost, and always – to serve our members' financial needs, providing them with a means to pool their resources in order to improve their lives. Through every stage of life, from early career days and a first home through to a child's college education and a secure retirement, we celebrate the role the Credit Union has played in achieving members' dreams.

From our small beginnings, we have grown into a financial institution of considerable size and reach. As the credit union for some of the world's great technological innovators, we have tapped cutting edge technology to better serve working adults and our employer partners. Today, we strive to continue expanding our membership and help workers from all walks of life achieve their financial goals. We look forward to the prospect of a 100th anniversary for Xceed Financial in 2064!

Member and Associate Stories

"Sometime in 1995, I was talking to an Xceed Financial representative at a Xerox facility in Canandaigua, NY. Our discussion was about a car loan. There was a flyer under my left arm, and I looked at it and found out Xceed Financial offered mortgages, which was something I did not know. While [my family and I] did not get a car loan until later, we transferred our mortgage to the Credit Union and have stayed with them since then. I was very pleased with the very competitive rates, great customer service, the option to pay taxes on our own, and the fact they are local – we did not have to mail our payment to another state. We have continued our relationship with Xceed with a home equity line of credit and other car loans; in fact, we just transferred a car loan to the Credit Union last week."

–Stephen DeLucia, Webster, NY

"I have been a member since 1985 or 1986. I began working for Xerox in 1984 in Las Colinas, CA and after that I became a member of XFCU, which had its offices in a trailer. XFCU helped me establish a checking account with not only a direct deposit for myself but also for my wife, who earned her salary from Sprint at the time. We also established a savings account. A short time after establishing these accounts, we took out a loan to buy a Xerox computer for our home, which was mainly used by my wife and our young children.

"Over the past 25 years, we have taken out several mortgage loans when the interest rates declined, which was very easy and painless to do. From time to time, we opened savings accounts for vacations and various other things. XFCU (I still refer to it as Xerox Federal Credit Union as old habits are hard to change) has been very good to us and has responded to our needs, questions, and requests.

"One time, our debit card was compromised and used unscrupulously in Mexico City to the tune of more than $800. XFCU stood behind us and made good on the debts incurred in Mexico. That was great – they did it in a short amount of time and did not cause us any losses!

"We are very happy to have been with XFCU for almost 30 years, and our association with the Credit Union has been one of great pleasure. We know XFCU will always be there for us."

–Jeffrey Wood, Grand Prairie, TX

"As I reached 59, I remembered myself as the 13-year-old boy who was late to his first Jr. High Band Class because parked in front of the classroom was a 1962 Jaguar XKE in Triple Black (outside, inside and top). I was mesmerized by the beauty and styling of the car. I finally recovered, entered class and as I quickly assembled my trombone the band director approached and asked me if I liked his car. He had been watching me through the window. I told him it was the most beautiful car I had ever seen and that one day I hoped I could have something that amazing.

"My life was focused on work, marriage, and children, and I realized that I needed to do something to finally realize my childhood dream. I worked with the Personal Bankers at Xceed Financial Credit Union to review my finances and received assistance in re-learning how to manage money. For over a year I refinanced my mortgage to pay off debt, refinanced cars to lower interest and put every spare dollar

into debt reduction I could. I managed to pay off five credit cards and one car during that time.

"I am now almost 61 and with the help of the Credit Union, I am now the owner of the 2007 Jaguar XKR you see in the picture. I could not be happier and I could not have done it without the enthusiastic support of my loving wife and the personal assistance I have received from XFCU."

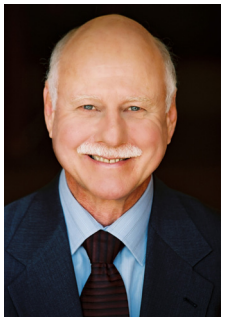
–Gary Shone, Midlothian, TX

Strawberries, Corn Fields, and Everlasting Friendships

From his first day on the job at XFCU in 1979 to the time of his retirement in 2010, Jon Fate witnessed major changes in the financial services industry and held a variety of positions at the Credit Union, including Branch Manager, Chief Financial Officer, and Executive Vice President of Sales & Marketing. He remembers the days of punching numbers into financial report columns using a typewriter, and recalls gathering strawberries and corn from the fields near XFCU's old El Segundo headquarters during breaks from work. But when asked about his fondest memories of working for the Credit Union, it all came down to the people with whom he shared his time – in particular, the late Helen Guilford, a former marketing director and CEO for XFCU.

"Helen was unique and strong-willed, and we used to go out to lunch every Friday and talk about the industry," Fate says. "She always had a bowl of strawberries on her desk. She was also a night owl, and she'd arrive to work at 11 a.m., go into the trailer near our building where we had a kitchen, and cook bacon and eggs. The members always commented on how good it smelled!"

A Place to Call Home



A member since 1972, Raleigh Steinbach, a current board member and former supervisory committee chair who worked for the Xerox Corporation for more than 30 years, says he first heard about the Credit Union early in his career with Xerox, when the company encouraged its employees to look to the Credit Union for mortgage loans and other financial services. That's exactly what he did – throughout his Xerox career, Steinbach lived in Hawaii, California, New York, and Illinois and owned a total of five homes, all of which he financed with help from the Credit Union. His first home loan was no doubt the most special one of all: the house turned out to be the site of his wedding!

Steinbach would go on to devote many hours of his time as a volunteer for Xceed Financial, and says it's the "people helping people" philosophy that has made the experience so worthwhile. "For me, the neatest part about the credit union is the whole concept that it's made up of the people," he says. "It's non-profit and the members own the credit union – that's such a great concept. I've always done a lot of volunteer work in different capacities, and this is a niche I really enjoy being in."

Member and Associate Stories

Robert Clampett, Vice President, Retail Sales

Robert Clampett took his first XFCU position as a Member Service Representative III in 1998, unsure of what his professional future had in store. But when he got promoted to District Manager in just six months, he knew he wanted to stay with XFCU for the long-haul.

He has countless feel-good member stories to share, such as one about a member whom he convinced to take out a home equity loan to consolidate his credit card debt. The member, a retired Xerox employee who is now in his 70s, improved his entire financial picture and even developed a close friendship with Clampett. "It was the best financial move he ever made, but I had to beg him to do it," Clampett laughs. "Now we're good friends, and we go to lunch together all the time."

Another memory that pops out for Clampett in his 15-plus years with XFCU is an event honoring XFCU's name change from "Xerox" to "Xceed" at Universal Studios in Los Angeles, which he calls "the coolest credit union event ever." He also recalls a moment from an outdoor barbecue he planned for a membership appreciation event one summer in Lewisville, TX, with a chuckle: as he and former XFCU CEO Bill Cheney, who was in town for the event, stood next to the flaming barbecue in the sweltering summer heat, drenched in sweat, they looked at each other and laughed, wondering why on earth they agreed to a barbecue event on such a hot day! (Despite the heat, Clampett notes, they had a great turnout.)

When asked what makes XFCU so unique, Clampett says it's the diversity found within the Credit Union's membership and associates, and the many friendships that have formed over the years, even between associates who have only conversed by phone.

"It's like a small town where everyone knows everyone," he says. "Our associates are spread out between Southern California, Texas, and Rochester, NY, so while we're geographically diverse, we all have a common bond. It's that Xceed pride."

Frank Kirchner, Network Supervisor

Frank Kirchner is an XFCU veteran, who first came on board in 1988 as an Assistant Manager and worked his way up to Operations Manager and finally Network Supervisor for the East Coast region. So what's made him stay with the Credit Union for all these years? He says it's the sense of accomplishment he feels from truly making a difference in members' lives, as well as the bonds he's built with his fellow associates.

"Over the years, I have met and worked with some wonderful people," he says. "Back in the day, we would take one of our training days to do a group activity, anything from laser tag to shooting pool, bowling, or just going to a restaurant for lunch. We got to know each other personally and professionally, which I think made us a stronger team."

Kirchner has helped members with everything from opening first checking and savings accounts to applying for first mortgages, planning their financial futures, and taking care of overdrawn accounts and past due loans. He says he's often taken chances on members, and nine times out of 10, he hasn't regretted it.

"When I first started, credit unions were where members came after their banks denied their loan requests," he says. "We didn't use automated systems back then – we manually ran the member's credit report, calculated their debt to income ratio, and used our knowledge of them and their family, common sense, and best judgment

to grant or deny a request. Most members were so thankful we gave them a chance that we were the first place they came to in the future for additional loans for them and their families."

Nina Vallelunga, Senior Project Manager

After spending the majority of her career in retail management, as well as in the insurance industry, Nina Vallelunga learned several of her former retail colleagues had begun working within the credit union movement. She began researching credit unions near her home, landed a position in XFCU's Contact Center in 2003, and hasn't looked back!

Over the past 11 years, Vallelunga has transitioned to a role in XFCU's Risk Management Department, then to a Deposit Product Manager position, and finally to her current role as a Project Manager, and says she feels so fortunate to have had the opportunity to learn and grow within different areas of the Credit Union.

"The majority of my time at Xceed has been about evolution and change," Vallelunga says. "I really just 'fell into' every job I've had here, and am grateful that management provided me the chance to develop in such a universal way."

One of her proudest moments at XFCU was completing the Credit Union's merger with Safeway LAFCU in 2013. Throughout this project, a team of Xceed associates, including Vallelunga, did an especially effective job of communicating merger-related changes to members, which enabled XFCU to successfully retain a large number of former Safeway LAFCU members. Attending Western CUNA Management School – thanks to the financial backing of XFCU – was another memorable achievement of Vallelunga's, which she said opened her eyes to the "bigger picture" of how the credit union movement impacts society and benefits its members.

"Graduating from Western CUNA Management School was extremely gratifying," she says. "It helped me understand the power of credit unions and their true value."

On a lighter note, Vallelunga adds that her relationships with fellow associates inspire her every day and are filled with much humor – something that helps ease stress in XFCU's fast-paced work environment.

"I come to work because I know I'm going to laugh," she says. "I have a lot of fun here."

Honoring Our Volunteers

The members who volunteer to serve the Credit Union on the Board of Directors and on various Board committees play an essential role in partnering with Xceed Financial's management team. Representing all owner-members, they are trusted advisors whose energy, wisdom, and insights help to envision the Credit Union's future, chart the path for stability and growth, and ensure the organization lives up to its mission of helping members to better their financial lives.

Willingly giving of their time and talents, with no financial gain, they benefit thousands of others, most of whom will probably never know the full extent of their contributions and service. The presence of such volunteers truly exemplifies the "people helping people" ethos of the credit union movement. In fact, the Credit Union's existence as a cooperative financial institution simply would not be possible without them.

From its earliest years, Xceed Financial has benefited from a remarkable collection of volunteers – men and women who championed diversity and inclusiveness long before those terms and concepts became established in the business world. That tradition of innovation continues to benefit members and their communities in many ways, from the Credit Union's commitment to environmental responsibility and family-friendly workplace policies, to technology leadership that makes members' lives easier and makes banking with us more accessible and more convenient than ever before.

On behalf of all members – now and from years past – we salute our volunteers and express our deepest gratitude for their service.

Boards of Directors Past and Present

1970:
Tom Newman, President
Don Shaw, Vice President
Bob Bowman, Secretary
Helen Guilford, Treasurer
Kieran "Red", Director
Merrill Cheney, Director
Bob P., Director

1971:
Don Shaw, President
Bob Bowman, Vice President
Ron La Grow, Secretary
Helen Guilford, Treasurer
Merrill Cheney, Director
Tom Newman, Director
Jack Lewis, Director
Frank Birsa, Director
Paul Lough, Director

1972:
Paul Lough, President
Ron La Grow, Vice President
William Kendall, Secretary
Helen Guilford, Treasurer
Merrill Cheney, Director
Tom Newman, Director
Bob Bowman, Director
Frank Birsa, Director
Kean Yamamoto, Director

1975:
Jess Rifkind, President
Harley Booth, Vice President
Donald F. Dempsey, Secretary
Kenneth P. Dowell, Treasurer
Martha B. Bleier, Director
Buck Baldwin, Director
William E. Gittens, Director
Sandy Lanzarotta, Director
Paul E. Lough, Director
Robert C. Smith, Director
A. Stanton Wells, Director

1976:
Jess Rifkind, President
Harley Booth, Vice President
Sandy Lanzarotta, Secretary
Ken Dowell, Treasurer
Bob Allerton, Director
Nonie Behnke, Director
Carmen Bustya, Director
Charlie Coffman, Director
Dave Gray, Director
Steve Korn, Director
Bob Smith, Director

1977, titles unavailable**:**
Steve A. Korn
John C. Fitzgibbons
Ken Dowell
Robert W. Allerton
Charles Coffman
Judith Kreinick
Sandy Lanzarotta
Paul Lough
Robert C. Smith

1978:
John C. Fitzgibbons, President
John C. Fitzgibbons, President
Stephen Korn, Vice President
Jess Rifkind, Secretary
Kenneth Dowell, Treasurer
Robert Allerton, Director
Richard Betts, Director
Alfred Interian, Director
Paul Lough, Director
John Parchen, Director
Jerry Torres, Director
Fred Haney, Director

1979:
John C. Fitzgibbons, President
Richard T. Betts, Vice President
Kenneth P. Dowell, Treasurer
Edgar Dorsey, Secretary
John M. Faw, Director
Wayne Johnson, Director
Fred M. Haney, Director
Mahlon Heller, Director
Anshoo Gupta, Director
Jerry M. Torres, Director
John W. Parchen, Director

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Edgar Dorsey, Secretary
Kenneth P. Dowell, Treasurer
John M. Faw, Director
Fred M. Haney, Director
Carmen Y. Mitchell, Director
Larry Klein, Director
John. C. Fitzgibbons

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John Faw, Vice President
Jerry Torres, Secretary
Kenneth P. Dowell, Treasurer
Richard T. Betts, Director
Romeo Doty, Director
John C. Fitzgibbons, Director
Anshoo Gupta, Director
Karl Strauja, Director
Denis D. Draudt, Director

1982:
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Romeo Doty, Vice President
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Dennis D. Draudt, Treasurer
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Karl Strauja, Director
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Loren Winckler, Director
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Karl Strauja, Director

1984:
Romeo Doty, Chairman
Jerry Torres, Vice Chairman
Carmen Howes, Secretary
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Lois McFarland, Director
James DeGolia, Director

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John C. Antonio, Vice Chairman
Romeo Doty, Secretary
Kevin Foster-Keddie, Treasurer
James DeGolia, Director
Richard E. Jones, Director
Lois McFarland, Director
Murray Spector, Director
Loren Winckler, Director

1992:
John C. Antonio, Chairman
Lois McFarland, Vice Chairman
Romeo Doty, Secretary
Kevin Foster-Keddie, Treasurer
Robert Loeven, Director
Dennis Ruffner, Director
Richard Jones, Director
Loren Winckler, Director
Murray Spector, Director

1993:
John C. Antonio, Chairman
Lois McFarland, Vice Chairman
Romeo Doty, Secretary
Kevin Foster-Keddie, Treasurer
Dennis Ruffner, Director
Richard Jones, Director
Roni Crichton, Director
Loren Winckler, Director
Murray Spector, Director

1994:
John C. Antonio, Chairman
Lois McFarland, Vice Chairman
Murray Spector, Secretary
Kevin Foster-Keddie, Treasurer
Roni Crichton, Director
Dennis Ruffner, Director
Richard Jones, Director
Loren Winckler, Director
Romeo Doty, Director

1995:
John Antonio, Chairman
Murray Spector, Vice Chairman
Roni Crichton, Secretary
Kevin Foster-Keddie, Treasurer
Romeo Doty, Director
Richard Jones, Director
Lois McFarland, Director
Dennis Ruffner, Director
Loren Winckler, Director

1996:
John Antonio, Chairman
Roni Crichton, Vice Chairman
Romeo Doty, Secretary
Richard Jones, Director
Lois McFarland, Director
Dennis Ruffner, Director
Murray Spector, Director
Loren Winckler, Director

1997:
Roni Crichton, Chair
Lois McFarland, Vice Chair
Murray Spector, Secretary
John Antonio, Director
Romeo Doty, Director
Richard Jones, Director
Dennis Ruffner, Director
Raleigh Steinbach, Director
Loren Winckler, Director

1998:
Roni Crichton, Chair
Lois McFarland, Vice Chair
Romeo Doty, Secretary
John Antonio, Director
Richard Jones, Director
Dennis Ruffner, Director
Murray Spector, Director
Raleigh Steinbach, Director
Loren Winckler, Director

1999:
Lois McFarland, Chair
Dennis Ruffner, Vice Chair
John Antonio, Secretary
Roni Crichton, Director
Romeo Doty, Director
Richard Jones, Director
Murray Spector, Director
Raleigh Steinbach, Director
Loren Winckler, Director

2000:
Lois McFarland, Chair
Dennis Ruffner, Vice Chair
John Antonio, Secretary/Treasurer
Roni Crichton, Director
Romeo Doty, Director
Richard Jones, Director
Murray Spector, Director
Raleigh Steinbach, Director
Loren Winckler, Director

2001:
Dennis Ruffner, Chair
John Antonio, Vice Chair
Romeo Doty, Secretary
Roni Crichton, Director
Lois McFarland, Director
Richard Jones, Director
Murray Spector, Director
Raleigh Steinbach, Director
Loren Winckler, Director

2002:
Dennis Ruffner, Chair
Murray Spector, Vice Chair
John Antonio, Secretary
Roni Crichton, Director
Romeo Doty, Director
Richard Jones, Director
Lois McFarland, Director
Raleigh Steinbach, Director
Loren Winckler, Director

2003:
Murray Spector, Chair
John Antonio, Vice Chair
Roni Crichton, Secretary
Richard Jones, Director
Lois McFarland, Director
Dennis Ruffner, Director
Raleigh Steinbach, Director
Loren Winckler, Director

2004:
Murray Spector, Chair
John Antonio, Vice Chair
Roni Crichton, Secretary
Bill Cheney, Director
Richard Jones, Director
Lois McFarland, Director
Dennis Ruffner, Director
Raleigh Steinbach, Director
Loren Winckler, Director

2005:
John Antonio, Chair
Dennis Ruffner, Vice Chair
Roni Crichton, Secretary
Bill Cheney, Director
Richard Jones, Director
Lois McFarland, Director
Murray Spector, Director
Raleigh Steinbach, Director
Loren Winckler, Director

2006:
John Antonio, Chair
Dennis Ruffner, Vice Chair
Roni Crichton, Secretary
Richard Jones, Director
Lois McFarland, Director
Fred Nichols, Director
Murray Spector, Director
Raleigh Steinbach, Director
Loren Winckler, Director

2007:
Dennis Ruffner, Chair
Roni Crichton, Vice Chair
Fred Nichols, Secretary
John Antonio, Director
Richard Jones, Director
Lois McFarland, Director
Len Parker, Director
Raleigh Steinbach, Director
Loren Winckler, Director

2008:
Dennis Ruffner, Chair
Roni Crichton, Vice Chair
Fred Nichols, Secretary
John Antonio, Director
Richard Jones, Director
Lois McFarland, Director
Len Parker, Director
Raleigh Steinbach, Director
Loren Winckler, Director

2009:
Dennis Ruffner, Chair
Roni Crichton, Vice Chair
Fred Nichols, Secretary
John Antonio, Director
Richard Jones, Director
Lois McFarland, Director
Len Parker, Director
Raleigh Steinbach, Director
Loren Winckler, Director

2010:
Roni Crichton, Chair
Dennis Ruffner, Vice Chair
Raleigh Steinbach, Secretary
Lois McFarland, Director
Fred Nichols, Director
Len Parker, Director
Gretchen Valentine, Director

2011:
Roni Crichton, Chair
Dennis Ruffner, Vice Chair
Raleigh Steinbach, Secretary
John Buttrill, Director
Lois McFarland, Director
Len Parker, Director
Gretchen Valentine, Director

2012:
Roni Crichton, Chair
Dennis Ruffner, Vice Chair
Raleigh Steinbach, Secretary
Dea Benson, Director
John Buttrill, Director
Len Parker, Director
Gretchen Valentine, Director

2013:
Dennis Ruffner, Chair
Roni Crichton, Vice Chair
Raleigh Steinbach, Secretary
Dea Benson, Director
John Buttrill, Director
Judy Novak, Director
Gretchen Valentine, Director
Mark Cunningham, Volunteer
Heather Smith, Volunteer

Note: This is a partial list pulled from past annual reports. Not all annual reports and/or board lists are available.

Xceed To The Future

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