

communiqué

connecting with you™

a time of transition:

Welcoming Stephen Lark as Our New CEO



This season marks an important milestone in the history of Communication Federal Credit Union as we celebrate the retirement of President and CEO Larry Shropshire and reintroduce Stephen Lark as CFCU's new leader.

Over the past 16 years, Larry's leadership has helped Communication Federal Credit Union grow stronger, smarter, and more connected to our members and communities. During his tenure, CFCU more than quadrupled in total asset size, doubled in membership, and has opened twelve new branches across Oklahoma and Kansas—expanding our ability to serve members with the best of financial solutions where they live, work, and do business.

Larry's focus on smart, sustainable growth and his commitment to member service guided the credit union through years of rapid change in the financial industry. Under his direction, CFCU invested in new technologies, modernized its branch network, and strengthened the credit union's financial foundation for generations to come.

"Larry's steady leadership and dedication to our mission have left an incredible mark on Communication Federal Credit Union," said Board Chairman Mirl Whisman. "He's led us through growth and transformation while always keeping our members at the center of every decision. On behalf of the Board of Directors, we thank Larry for his many years of service and wish him the very best in retirement."

As Larry begins this new chapter, the Board of Directors is proud to announce Stephen Lark as the next President and Chief Executive Officer of Communication Federal Credit Union.

A CFCU employee since 2001, Stephen is no stranger to our members or our mission. He has served as CFCU's Senior Vice President of Corporate Development for the past 14 years, helping shape the credit union's business intelligence, marketing, education, and digital initiatives. With 27 years of experience in the credit union industry and a deep understanding of our organization, Stephen has been a key voice in driving innovation while keeping CFCU's member-first values front and center, and on track for the future.

"Stephen has a deep appreciation for what makes credit unions special," said Whisman. "He understands our roots in community service and the importance of evolving to meet members' needs. The Board has great confidence that his leadership will continue to move CFCU forward."

CONTINUES ON PAGE 2



CONTINUED FROM PAGE 1

A lifelong Oklahoman, Stephen has been instrumental in launching several initiatives that have advanced the way we serve our members, most notably the creation of CFCU's business intelligence and digital strategy teams.

These efforts have improved how members interact with their credit union, from streamlined digital services to stronger, data-driven insights that help us anticipate and respond to member needs.

For Stephen, taking on the role of CEO is both a professional and personal honor.

"It's an incredible privilege to lead Communication Federal Credit Union into its next chapter," Stephen said. "Larry built a strong foundation of service, trust, and community commitment. My goal is to build on that legacy by continuing to listen to our members, invest in technology that makes their financial lives easier, and strengthen the connections that make CFCU a true community partner."

As we thank Larry for 16 years of remarkable leadership and welcome Stephen into his new role, one thing remains constant: our unwavering dedication to you, our members. Your trust and support have fueled our success for nearly a century, and together we'll continue to grow, innovate, and serve with integrity for years to come.

serving our members every day

Our branch employees are the face of CFCU. They are the ones who greet members, answer questions, and guide them through their financial journeys every day. Without their dedication and knowledge, we would not be who we are as an organization. Many of our employees have built long, meaningful careers, and while longevity is impressive, it's their commitment to members and to each other that truly makes a difference.

Here's a closer look at two employees who embody that spirit!

Josh Jamison, Manager of the Ardmore branch, recently celebrated 10 years with CFCU. He started as a Member Service Representative and worked his way up to Branch Manager. "One of the best parts of my job is building long-term relationships with our members and seeing them grow and succeed through many stages of their lives," he said. He also appreciates how CFCU supports employees' growth and development, helping them meet personal and professional

goals. Outside of work, Josh enjoys spending time with his wife and two sons and running a candy store with his wife.

As a Senior Member Service Representative, Carla Spencer has long been a familiar and trusted face for members. Over her 25 years with CFCU, she has seen the credit union grow, including the expansion to 22 branches across Oklahoma and Kansas. Carla says the secret to her long career is simple, "I love serving our members. They keep me coming back." She also values being part of a team where employees are respected and supported. When she isn't helping members, she enjoys attending church and vacationing with her family.

Josh and Carla's experiences are just a glimpse of the dedication our branch employees bring every day. Their care, knowledge, and personal touch help members reach their goals and show how CFCU is truly connecting with you.

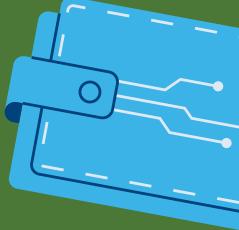


ATM upgrades to begin in early 2026

We're giving our entire ATM network an upgrade! Over the next few months, we'll be replacing every ATM with new, advanced models offering improved reliability and a seamless member experience. The rollout will take place early in 2026, with little to no downtime expected at most locations. These new ATMs will make your transactions faster, easier, and more convenient than ever.



digital banking is better than ever!



Did you know? The CFCU Mobile app now offers more tools than ever to help you manage your finances with ease – all at your fingertips.

Card Controls

Instantly block or unblock your debit or credit card, set spending limits by amount or transaction type, and manage your card's security from anywhere.

User-Configurable Alerts

Stay informed with custom alerts sent by email, text, or in-app notification. Receive balance updates, transaction notifications, and more – so you're always in the know.

Certificate Maturity Options

Easily manage your certificate preferences before maturity. Choose whether to renew or transfer funds to your Primary Savings account, and update your choice any time before the maturity date.

Skip-A-Pay

See if your loan qualifies for Skip-A-Pay and process your payment skip instantly – no paperwork required. Enjoy flexibility when you need it most.

Manage your money confidently with the CFCU Mobile app! Download the latest version today at comfedcu.org/app and explore all the new ways to manage your money.

seamless account opening and loan application

We've made it easier than ever to open an account or apply for a loan with CFCU! Our new, streamlined loan and deposit account applications help you make the most of your credit union membership, without needing to reenter your personal information or upload documents. Simply sign in to Online Banking or open the CFCU Mobile app and select Open an Account or Apply for a Loan to get started.

Not yet a member? Visit comfedcu.org/join and apply for membership in less than 5 minutes.

board nominees selected

Allan K. Booher, Larry L. Choate and Wes Dunbar have been selected the Credit Union Nominating Committee to serve another term on the Credit Union Board of Directors. All have agreed to serve another three-year term. The election will be held at the Annual Meeting on March 17, 2026.

Allan K. Booher, CPA has been affiliated with Communication Federal Credit Union for over 30 years. Prior to being elected to the Board of Directors, he served on the credit union Supervisory Committee for several years. Booher looks forward to serving on the Credit Union Board of Directors to help further the great service provided by the credit union. Allan holds a bachelor's degree in accounting and finance from UCO and a master's degree in finance from SMU in Dallas.

Larry L. Choate was the board chairman of East Central Credit Union when it merged with Communication Federal Credit Union in 2013, and stayed on as an Advisory Board member until asked to join the CFCU Board. Larry retired from East Central University in 2016 as an Adolph Linsheid Distinguished Teaching Professor of Biology. Larry also taught at universities in Texas, Georgia, Colorado, and Minnesota. He spent over eight years in the Lawton area as a building contractor, serving as the President of the Lawton Homebuilders Association in 1987. Larry served in the Regular U.S. Army from 1971-1978, leaving the service as a Captain, Armor branch. He holds baccalaureate degrees from Cameron University in Business and in Biology, a MS in Biology from Midwestern State University (TX), and a Ph.D. in Zoology

from Texas Tech University. Larry believes in the credit union concept and is honored to be associated with the fine folks at Communication Federal Credit Union.

Wes Dunbar has served on the Credit Union Board since 2001. Previously, he served as a Director of ONECU Federal Credit Union since 1994. Throughout these years on a credit union board, Dunbar feels he has learned a great deal about credit unions. He also feels it would be an honor to serve the members to the best of his ability to ensure that the credit union continues the tradition of excellent service and superior rates. Dunbar earned a Bachelor of Science degree in industrial engineering from OU and a Master of Business Administration degree from OSU. He joined Oklahoma Natural Gas in 1989 as an engineer trainee. Wes held jobs of increasing responsibility in both ONG and ONEOK. He retired from ONEOK in 2020 as Vice President, Operations. At that time, he joined Colonial Pipeline Company as Senior Vice President – Operations. In 2023, he joined MIRATECH, a privately held company that produces emissions systems for large stationary engines. He currently serves as Executive Vice President – Engineering and Operations.

If you are interested in volunteering to serve on the Board of Directors, submit your biographical data, along with the signatures of 500 fellow credit union members, no later than January 8, 2026. Members who are nominated must agree to the nomination and to serve in the office if elected. Petitions received after this date will not be accepted. If the number of nominees is equal to the number of vacancies, there will be no nominations from the floor. For further information and official petition forms, contact the credit union at 405.879.5650.

identifying scams and fraud

Fraud and identity theft scams change all the time, but you don't have to face them alone. CFCU wants to help you help you recognize scams, protect your personal information, and respond quickly if something doesn't look right.

How can I tell if an email, call or text is a scam?

Be cautious of calls or messages that create urgency, ask for personal information, or contain links to unknown websites. When in doubt about a call you receive, hang up, and call 405-879-5600. If you receive a suspicious text message or email, take a screenshot of the message and/or forward the email to cfcu@comfedcu.org.

What should I do if I think my account has been compromised?

Contact CFCU immediately, lock your card in online app, change your online banking credentials, and review your recent transactions. We'll guide you through the next steps.

What should I do if I lost my debit card?

Lock your card immediately in the mobile app and call us right away to report it lost or stolen.

Staying alert is your best defense – and we're here to help every step of the way. Remember: When in doubt, give us a shout!



hybrid annual meeting

Communication Federal Credit Union, we will be holding its hybrid Annual Meeting in accordance with Credit Union bylaws. The content of the meeting will be limited to the election of our Board of Directors and normal credit union business. Registration will be open by February 1, 2026.

If you would like to attend the virtual meeting, please visit comfedcu.org/AnnualMeeting to complete our registration form. Once you register, you will receive a link with instructions to attend and join the meeting. Once available, the Annual Report will be available for download on our website prior to the meeting.



Date: Tuesday, March 17, 2026

Time: 5 p.m.

Place: Register online at comfedcu.org/AnnualMeeting

new: select your certificate maturity preference in digital banking

Managing your certificates with CFCU just got easier. You can now set your renewal preferences in Online Banking or the CFCU Mobile app, so your savings stay on track without any extra steps.

Choose between:

- Automatically renewing your certificate at maturity.
- Transferring the funds directly to your primary savings account.

To update your maturity preferences:

- Log in to Digital Banking.
- Select a certificate account and view Certificate Details.
- Look for the "Renew" or "Transfer" option under Maturity Payment Method.

Set it once, and your certificate will follow your preferred plan – saving you time and helping you avoid any gaps in earnings or accidental renewals.

coming soon: Deer Creek branch

We're excited to announce a new Communication Federal Credit Union branch coming to the Deer Creek area! Located on State Highway 74 (N. Portland at NW 164th), the branch will open after the first quarter of 2026 to serve members in Deer Creek, western Edmond, and northwest Oklahoma City. We look forward to welcoming you to this new, convenient location soon!

communiqué

Communiqué is published for members of Communication Federal Credit Union. Address any correspondence to the Editor, 4141 NW Expressway, Suite 200, Oklahoma City, OK 73116-1675.



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LOCATIONS

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Enid

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580-233-1725

OKC Northwest

4901 NW Expressway
405-577-0064

Topeka, Kansas

1015 SW Wanamaker Road
785-234-1036

Ardmore

1549 North Rockford Road
580-223-0614

Lawton

8102 NW Quanah Parker Trlwy
580-355-9817

OKC South

520 SW 89th Street
405-879-5645

Tulsa Downtown

108 East 8th Street
918-591-5503

Bixby

11894 South Memorial Drive
918-943-3229

Muskogee

601 North York Street
918-682-4333

Owasso

12312 East 86th Street North
918-376-4544

Tulsa East

3106 S Sheridan Road
918-665-3760

Broken Arrow

950 North Aspen Avenue
918-258-7646

Norman

300 12th Avenue SE
405-307-8800

Piedmont

12001 NW Expressway
405-373-7075

Edmond South

100 NE 150th Street
405-607-0080

OKC Downtown

427 NW 6th Street
405-879-5680

Shawnee

4501 N Kickapoo
405-273-0414

Yukon/Mustang

1600 S Mustang Rd

405-577-0064

Deer Creek Coming Soon
Located on State Highway 74
(N. Portland at NW 164th)

Do you have the CFCU mobile app?

