

BOARD OF DIRECTORS NOMINEES

Richard Masella:



I have been a member of XCEL Federal Credit Union since 1978. I am currently serving on the XCEL Federal Credit Union Board of Directors as the Board Secretary. I have served as a Board member since 2003 and Board Secretary since 2009. I have served on the Executive Committee, Policy Committee and CEO Evaluation Committee, among others. Prior to my position on the Board of Directors, I had served on the Supervisory Committee.

I joined the Port Authority as a police officer in 1977 and was promoted to detective in 1988. I have a Master of Arts degree from CUNY John Jay College, a Bachelor of Science degree from CUNY John Jay College and an Associate of Science degree from the University of New Haven. I retired in 2007 as a detective, the President of the Port Authority Police Detectives, Endowment Association (DEA) and Chair for the Port Authority and PATH Employees Labor Council.

I am looking forward to serving XCEL Federal Credit Union and its members for another term.

Salvatore Schiano:



I'm Sal Schiano, and I'm an incumbent candidate for XCEL Federal Credit Union's Board of Directors. For nearly 30 years, I have been a part of this Board. I have served as Chairman for 10 years and currently serve as Treasurer to the Board.

Several years ago, I was honored by the National Association of Federal Credit Unions when they named me "Volunteer of the Year." In addition to serving on this Board, I am also very active in my community with various organizations.

I retired from the Port Authority of New York and New Jersey after 26 years of service with the Public Safety Department. During those years, I served as Treasurer with the Police Benevolent Association and was the first Vice President with the Port Authority's Detectives' Endowment Association.

I have a bachelor's degree in economics and a master's degree in education. My belief is that the credit union should be accessible to all our members and help with all their financial needs. If you are happy with the direction of XCEL, then please consider re-electing me to a new three-year term.

Thank you for your consideration.

Donald Monah:



My name is Donald Monah, and I am running for re-election to XCEL's Board of Directors. Over 15 years ago, I began my first term on the Board of Directors and have proven to be both insightful and innovative and have always been a strong advocate for the members ever since. For five years, I was Chairman of XCEL's Supervisory Committee.

As Chair, I have been a strong advocate for members by ensuring the credit union meets required financial reporting objectives and ensuring practices and procedures are in place to safeguard members' assets.

I am a former senior financial analyst at the Port Authority of New York and New Jersey that operates many of the busiest

and most important transportation links in the region. In this position, I conducted a number of efficiency studies to help the agency function more effectively and made recommendations that valued the agency's customers. Prior to this position, I was responsible for reviewing and analyzing various staff and line departments' operating and capital annual budgets in excess of \$500 million.

I am active in several civic, cultural and community organizations, including the American Diabetes Association®, as a former member of the Township of Cherry Hill's Environmental Advisory Board and by mentoring young men in my community. My efforts in the community have been recognized by my receiving the New Jersey Black Achiever Award. My other interests include traveling, playing soccer and spending quality time with my family.

