

SUPERVISORY COMMITTEE

Duane Barnes – Incumbent

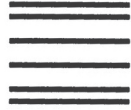
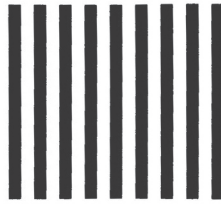
Duane has lived in the Napa Valley and Lake County for 42 years. He moved here after graduating from Loma Linda University with a B.S. degree in Accounting. From 1976-2002 he worked at Adventist Health/St. Helena in the Accounting Dept. and Decision Support. From 2002-2018 he was the Director of Finance at Adventist Health/Clearlake, until he retired in early 2018.

He served as Chairman on the Supervisory Committee from 1980 to 1990 when he was elected to the Board of Directors. Duane served as Chairman of the Board of Directors from 1993 to 1995 and has served as a credit union volunteer for the past 38 years. He is currently Chairman of the Supervisory Committee since June 2006. He has two children and five grandchildren. In retirement he is enjoying working in his garden, traveling, and as a member of the Rotary Club of Middletown, working on local and international projects.

IMPORTANT INFORMATION REGARDING PROXY VOTING

Must be received by Silverado Credit Union
by Wednesday, February 13th, 2019 (4pm)

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



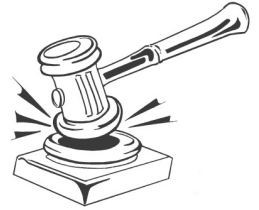
BUSINESS REPLY MAIL
FIRST CLASS MAIL PERMIT NO. 3
ANGWIN, CA

POSTAGE WILL BE PAID BY ADDRESSEE

SILVERADO CREDIT UNION
PO BOX 330
ANGWIN CA 94508-0918

Silverado CREDIT UNION

2019 Annual Membership Meeting



Meeting Notice & Information Candidate Statements Proxy Voting Instructions

Plan to attend our 2019 Annual Meeting of the
Membership of Silverado Credit Union to be held:

Wednesday, February 13th, 2019

6:15 p.m. Refreshments

7:00 p.m. Business Meeting

Deer Park Community Hall
551 Mund Road
St. Helena, CA

Following is a brief statement from each of
the four nominees seeking election to the open
positions. Please take a moment to review the
enclosed materials. Members may choose to
cast your vote in person by attending the
Annual Meeting or by submitting your proxy
to Silverado Credit Union no later than Wednesday,
February 13th, 2019 at 4:00 p.m. Information and
instructions for proxy voting follow.

**If you would like additional information
regarding the upcoming Annual Membership
Meeting, please contact us at (707)965-2483.**

We look forward to seeing you at this year's meeting!

Personal Quality Financial Services

P.O. Box 330 • Angwin, CA 94508 • (707)965-2483

BOARD OF DIRECTORS

Gary Galusha – Incumbent

Gary has lived in the Napa Valley community all his life. He graduated from Pacific Union College in 1978 with a BS degree and has owned his own construction business for over 35 years. He has been a credit union member since the 1960's. He joined the Silverado Credit Union Board of Directors in 2018. He and his wife Janeen have 4 children and 9 Grandchildren.

Sherrilyn Roth – Incumbent

Sherrilyn has served on the Board of Directors since 2000 and is currently Chairman. Previously she served on the Silverado Credit Union Supervisory Committee for 17 years and was Chairman from 1991 to 1999. Sherrilyn currently works for Adventist Health as an Application Specialist in Information Technology. Previous work experience was for St. Helena Hospital as an Accountant for 5 years and Accounting Manager for 13 years. She holds a B.S. degree in Business Administration from Pacific Union College and has lived in the Napa Valley since 1976. She has previously volunteered as Treasurer for the Angwin Community Ambulance. She has 2 grown children.

Jeff Veness - Incumbent

Jeff Veness began his career in education teaching three years before becoming a principal. He spent 14 years as an administrator of schools in Maryland and Virginia. His family moved to California in 1992 where he worked at Pacific Union College as the Vice President for Advancement. In 2004 he transitioned to a career in Real Estate in the Napa Valley working for Golden Gate Sotheby's International Realty for 14 years. Jeff has served on the Silverado Credit Union Board of Directors since 2016 and is currently Vice Chairman.

His wife of 41 years is an OB Nurse at Queen of the Valley Medical Center in Napa where she has worked for the past 25 years. He has two grown children: Aimee has taught for 12 years at Pleasant Hill Adventist Academy and Ryan has been a Life Style Coach for 6 years at St. Helena Hospital and recently transitioned to Ukiah Medical Center.

See Supervisory Committee on back

SILVERADO CREDIT UNION

PROXY/EXPLANATION OF PROXY VOTING

As a member of Silverado Credit Union, you are entitled to vote for the Members who will represent you on the Board of Directors and Supervisory Committee and on matters that require a vote of the Membership. If you cannot attend the Annual Membership Meeting, you may appoint a "proxy holder" to attend the meeting and to vote for you. If your membership account is a joint account, the person whose name is listed first on the statement is the primary Member of Silverado Credit Union and the person entitled to exercise this proxy.

INSTRUCTIONS FOR PROXY VOTING

1. Please read and complete the entire form.
2. Refold the form with the Business Reply portion exposed and mail the postage-paid form back to Silverado Credit Union, or deliver to any Silverado Credit Union office.
3. All proxies must be received by 4:00 p.m. on Wednesday, February 13, 2019.

PROXY

THE UNDERSIGNED MEMBER REVOKES ALL PRIOR PROXIES AND APPOINTS THE BOARD OF DIRECTORS OF SILVERADO CREDIT UNION, AND EACH OF THEM, AS PROXY HOLDER at the 2019 Annual Membership Meeting (Wednesday, February 13, 2019 at 7:00 p.m. at the Deer Park Community Hall, 551 Mund Road, St. Helena, CA). The proxy holder is authorized to vote at the Membership Meeting with all of the powers that the undersigned would possess if personally present, as follows:

1. Election of three (3) persons to be Directors. The nominees for the three open Board of Directors positions are: Gary Galusha - Incumbent, Sherrilyn Roth - Incumbent, Jeff Veness - Incumbent, As proxy holder, the Board of Directors will cast your vote for:

Gary Galusha - Incumbent Sherrilyn Roth - Incumbent Jeff Veness - Incumbent

Please check one of the following: the three (3) nominees listed above Without Authority*

*INSTRUCTION: To withhold authority for any individual nominee(s), write the name(s) of the nominee(s) you would like to withhold authority for in this space:_____.

2. Election of one (1) person to be on the Supervisory Committee. The nominee for the open Supervisory Committee position is: Duane Barnes – Incumbent As proxy holder, the Board of Directors will cast your vote for:

Duane Barnes – Incumbent

Please check one of the following: For the one (1) nominee selected above Without Authority*

*INSTRUCTION: To withhold authority for the individual nominee, write the name of the nominee you would like to withhold authority for in this space:_____.

3. To vote on such other proper business as may come before the Annual Membership Meeting. If this authority to vote is being withheld, please initial here _____.

Member Signature

Member Name (Please Print)

Member Account #

Date

This proxy will be voted or withheld as you have indicated above and may be revoked prior to its exercise by: 1) Written instruction delivered to the Credit Union stating that the proxy is revoked; or 2) By a subsequent proxy presented at the meeting; or 3) By attendance at such meeting and voting in person by the person executing the proxy.