



## CANDIDATES FOR BOARD OF DIRECTORS

There are three (3) positions on the Board of Directors to be filled in 2025. This page is a notification of candidates; **it is not a ballot**. If any additional candidates have been nominated by petition (please see below), a ballot will be mailed in March 2025 to members eligible to vote.

The annual meeting will be held on April 10, 2025 at which time the elected Board members will be announced. **There will not be an election at the annual meeting, nor will nominations be accepted at that time.** More information on the meeting will be found in the January 2025 newsletter.

### The Nominating Committee has nominated the following candidates for the Board of Directors:

Name:	Keith Dowell (Incumbent)	Member of ATFCU: 48 years
Employment:	Abilene ISD	Current Residence: Abilene
Occupation:	Finance/Accounting	
Education:	BBA Accounting @ Abilene Christian University; CPA	

---

Name:	Emily Meador (Incumbent)	Member of ATFCU: 35 years
Employment:	Abilene ISD	Current Residence: Abilene
Occupation:	Classroom Teacher/Interventionist	
Education:	BS @ McMurry University; MEd @ Hardin Simmons University	

---

Name:	Karen Muñoz (Incumbent)	Member of ATFCU: 32 years
Employment:	Abilene ISD	Current Residence: Abilene
Occupation:	Exec. Director – Innovation and Program Development	
Education:	BS @ Tarleton State University; MEd @ ACU; EdD @ Texas Tech University	

---

### Nominations by Petition:

Petitions must be signed by a minimum of five hundred (500) members of the Abilene Teachers Federal Credit Union who were at least eighteen years of age and members as of April 10, 2025. Petitions are available at any Abilene Teachers Federal Credit Union office. Each nominee by petition must also submit biographical data in the above format and a signed statement that they are agreeable to nomination and will serve if elected to office. Nominees must be in good standing with ATFCU. All nominations by petition should be sent to:

The Abilene Teachers Federal Credit Union  
Attn: Secretary  
PO Box 5706; Abilene, TX 79608

**The Secretary must receive nominations by petition no later than March 1, 2025.**