



President's Message

We're here to serve you!

2024 has been a milestone year for Certified Federal Credit Union. In July, we successfully completed an upgrade to our computer system, positioning us to better serve you with new products and services in the Digital Age. In October, we completed the merger with Prospectors Federal Credit Union, adding \$100 million in assets. Prospectors serves over 5,000 members across the east San Gabriel Valley, including West Covina, Covina, City of Industry, Diamond Bar, Pomona, Chino and Chino Hills. With branches in Diamond Bar and West Covina, this merger expands our total branch network in Southern California to 11. We are proud to share that 2024 was another very successful year, with assets reaching over \$880 million. Certified Federal Credit Union remains one of the strongest credit unions in the United States, maintaining the highest level of capital reserves among all California credit unions with assets above \$500 million. Thank you for being a valued member. Wishing you a Happy New Year!

Steve Weakley
President / CEO

Skip-a-Payment

*slide past your next
loan payment!*

Our credit union offers one Skip-A-Payment* anytime throughout the year, giving you the flexibility to skip a loan payment whenever you need it most. Whether it's for spending too much during the holidays, unexpected expenses or a planned break, we're here to support your financial well-being every step of the way!

- Vehicle Loan
- Recreation Vehicle Loan
- Signature Loan
- Boat/Motorcycle Loan
- Uniform Loan



*Skip-a-Payment details: If you have multiple loans, you may defer each loan once, but you may not defer a single loan multiple times. Visa, Home loans, and PayDay loans are not eligible. Current loans and account(s) must be in good standing. Interest continues to accrue at the rate applicable to your account. A \$25 fee will be charged for each loan deferred, which can be added to the loan being deferred. The Skip-a-Payment Program may extend your loan term by at least one month.



76th Annual Meeting

Certified Federal Credit Union

Tuesday, May 20, 2025

Board Directors

2025 Nominees



GARY HAMMETT has been a credit union member for 47 years, and a member of the Board of Directors for 30+ years, serving now as the Chairman. Gary is a veteran of the Grocery Retail Industry in California, with illustrious careers at both Vons, where he started as a retail clerk, and later worked in the Real Estate Department; and then at Unified Grocers, where he retired as Vice President of Real Estate. Gary has a MBA from the University of Southern California, and earned his Law Degree from Loyola Law School. Gary is a member of the State Bar of California.



JOANN MURDOCK has proudly served on the Board of Directors since 2011. JoAnn has had a 40+ year career in the Grocery Retail Industry, most recently as Executive Director of Marketing at the former Unified Grocers. JoAnn started as a checker for Vons and worked her way up the Vons ranks before leaving to join Unified Grocers in 1998. JoAnn has a Bachelors Degree and MBA, and has attended the USC Food Industry Management Executive Program. She was also one of the founders of the Southern California Chapter of the Network of Executive Women.



PATRICK "PAT" POSEY was appointed Chief Operating Officer (COO) of the Western Association of Food Chains (WAFC) on September 1, 2022. With more than 38 years of experience in the food industry, Pat began his career at Ralphs Grocery Co. in 1986 and later joined Bristol Farms in 1997. At Bristol Farms, he held several senior roles, including Vice President of Procurement and Merchandising. In addition to his professional accomplishments, Pat is deeply committed to philanthropy. He has served on the WAFC board for over 10 years and supports various organizations, including City of Hope, Olive Crest, and the Boy Scouts of America.



STEVE WEAKLEY, President/CEO, has served on the credit union Board of Directors for 37 years, including 31 years as Treasurer. Under his leadership, the credit union's assets have grown from \$50 million to over \$880 million, earning recognition as one of the strongest credit unions in the U.S. Steve graduated Cum Laude from USC and earned his MBA from Pepperdine University. His career includes roles as a Teamster at Certified Grocers, Assistant Controller at Albertsons Brea, and Controller at Vons Grocery Company. Steve was a member of the Tournament of Roses for 25 years and on the Board of the Boy Scouts of America. Steve is a strong believer in the credit union's philosophy of "People Helping People."

Election and Nominations — Any Member who wishes to be nominated must submit a petition signed by 500 Members, along with a signed statement of willingness to serve if elected, and a statement of qualifications. In compliance with Certified Federal CU's bylaws, petitions must be received by the Nominating Committee no later than midnight on March 1, 2025. Petition forms are available upon request from the office of the President.

