



86th Annual Shareholders' Meeting Minutes

September 30, 2025

The 86th Annual Shareholders' Meeting began with Ms. Sonya Lawler, President and Chief Executive Officer, welcoming all Navigator Credit Union Members to the Annual Meeting.

Kelly Sessoms, Board Attorney, gave the invocation, followed by a brief video presentation of 2024 Credit Union accomplishments and plans for 2025.

Mr. Tommy Leonard, Board of Directors Chair, called the meeting to order at 11:05 a.m. Chair Leonard stated the meeting would be conducted under Robert's Rules of Order, with the Chair having the right to change the agenda.

Chair Leonard appointed Ms. Lawler Recording Secretary and Mr. Sessoms Parliamentarian. Board Secretary Ms. Dorothy Todd reported that a quorum was present.

Chair Leonard noted he would read the minutes from the 2024 Shareholders' Meeting.

Vice Chair Doug Gautier moved to dispense with the reading of the minutes of the 2024 Shareholders' Meeting and approve them as published as part of the 2025 Annual Meeting Agenda. Secretary Todd seconded the motion. The motion carried with all in favor.

Chair Leonard reviewed the roles and responsibilities of the Board of Directors and then introduced the Members of the Board and Associate Board.

Mr. Carl Perry, Chair of the Supervisory Committee, provided an overview of the Supervisory Committee and Asset Liability Management Committee, introducing members of each.

Mr. Perry next introduced Certified Public Accountant Niki Dean, a member of the Audit Division of Warren Averett, LLC. Ms. Dean reviewed key performance factors from 2024 and reported that Navigator received an unqualified audit opinion, indicating the financial statements were presented fairly in all material respects.

Mr. Perry moved to accept the report of the Supervisory Committee as presented. Vice Chair Gautier seconded the motion. The motion carried with all in favor.

Chair Leonard asked Secretary Todd for any unfinished business. She reported there was no unfinished business to discuss.

Chair Leonard asked Secretary Todd for any new business. She reported there was nothing to report under new business.

Chair Leonard asked Secretary Todd if there was any additional business. She reported there was no further business.

There being no further business, Chair Leonard declared the 86th Annual Meeting of 2025 adjourned.



The meeting adjourned at approximately 11:19 a.m.

Submitted by: Sonya Lawler, Recording Secretary

Approved: Dorothy Todd, Board Secretary