

2026 Annual Meeting & Election of Officers

To be held in-person and virtually on Tuesday, April 21, 2026 at 10:00 A.M. If you would like to attend, please note your RSVP indicating your in-person or virtual attendance is required to info@atlfedcu.com by Friday, April 17, 2026. Please include the name(s), telephone number and email address associated with your account. Once your account information has been validated, you will receive an email with the meeting information.

2026 Nominating Committee

Adam Cadmus, Chairperson	(908) 245-1750, ext. 7203
Carla White-Garrett	(908) 245-1750, ext. 7512
Kristina Pakrul	(908) 245-1750, ext. 7515

Vacancies: Board of Directors – 3 Vacancies of 7 Directors

Incumbents:

Robert Wilder

Term Ending April 2029

Member Robert Wilder is a Certified Internal Auditor and accomplished finance and operations executive. He most recently served as Executive Vice President – Chief Financial and Operations Officer at John Wiley & Sons Inc., where he was the senior corporate financial officer responsible for key financial and administrative support services including tax, accounting, treasury, internal audit, purchasing, inventory management, distribution, information technology, strategic planning and investor relations. Mr. Wilder's professional experience also includes managing teams of senior level executives and operating budgets exceeding \$40 million. In addition to his service on the Board of Directors for The Atlantic Federal Credit Union, Mr. Wilder is a Leader with the GLG Council of Advisors in Media & Accounting and serves as a Trustee and Treasurer for the Rocky Hill Cemetery Association. Mr. Wilder holds a Bachelor of Arts in Economics from Rutgers University and earned a Master of Business Administration degree from Fordham University.

Robert Lear

Term Ending April 2029

Member Robert Lear is a US Army veteran and accomplished information technology engineer with professional experience spanning information systems, software development, project management and database administration. He previously served as Information Systems Senior Member at Western Electric; Software Engineer at AT&T; and Database Administrator, Enterprise Software Project at Lucent Technologies. In recognition of his accomplishments during his career, Mr. Lear was awarded the Engineering Week Excellence Award for Project Management. In addition to his service on the Credit Union Board of Directors, Mr. Lear previously served as the Chairman of the Credit Union's Supervisory Committee and served on the Credit Union's Credit Committee. Mr. Lear holds a Bachelor of Science in Business and a Master of Business Administration degree from Rutgers University.

Peter Del Sontro

Term Ending April 2029

Member Peter Del Sontro is a proven sales and operations executive with more than 19 years of experience in banking, real estate, mortgages and franchising. With career experience focused on identifying complex sales processes and adapting them to individuals, Mr. Del Sontro has managed all facets of business from P&Ls to operational processes designed to improve execution and efficiency. Mr. Del Sontro is currently Director of Finance for Renewal by Andersen, where he manages third party lender relationships and places over \$1B in consumer credit loans annually. Mr. Del Sontro previously served as Mortgage Fulfillment Leader at Bank of America, where he managed all mortgage loan fulfillment operations for the east coast, which totaled more than \$2B annually. Mr. Del Sontro holds a Bachelor of Arts in Communications – Public Relations from Rowan University.

1. The Nominating Committee will contact each incumbent to determine willingness to continue serving.
2. The Nominating Committee will ensure that any new nominees are Members of the Credit Union.
3. Nominations by petition will be accepted by the Nominating Committee through March 12, 2026. The election will not be conducted by ballot and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled.

Nominations by Petition

For a nomination by petition, the petition must be signed by at least 20 Members or 1% of the Membership, whichever is greater. Nominations shall be accompanied by a certificate from the nominee or nominees stating that they are agreeable to nomination and will serve if elected to office. Each nominee by petition must also submit a statement of qualifications and biographical data.