



Meet our Executive Vice President, CLO - Joshua Gibson

I am honored to join Pikes Peak Credit Union and look forward to supporting the continued growth and service excellence our members expect. I bring nearly twenty years of experience in consumer and indirect lending, most recently serving in a strategic leadership role with a \$6 billion credit union in Washington State. Over the course of my career, I have focused on building strong lending programs, enhancing member value, and leading teams through strategic growth and operational improvement. I hold a bachelor's degree from Whitworth University and am a graduate of Western CUNA Management School, both of which have shaped my leadership philosophy and commitment to member-centric financial services.

Family is a central part of my life. My daughter Emma is a freshman at Whitworth University, my alma mater, where she is pursuing pre-med studies. My younger daughter, Evelyn, is a high school freshman who is active in orchestra, where she plays the viola, and participates in competitive volleyball.

I am grateful for the warm welcome I have received and look forward to contributing to Pikes Peak Credit Union's mission and future success. It is a privilege to serve our members and our community in this capacity.

A Fresh Look, Clearer Statement - Coming Soon!

Big news — your account statements are getting a full refresh!

This upgrade isn't just a new look. It's a bold new way to bring you clearer insights, stronger impact, and information you can trust at a glance.

Your statements will continue to be available online or by mail, now with your account and line of credit conveniently rolled into one streamlined report. Plus, enjoy added extras: featured promotions and our quarterly newsletter included right at the back of your statement.

Stay tuned — your new and improved statements are on the way!

Coming Soon - New Website

We're proud to launch a fully updated site designed to enhance your experience - with improved navigation, modern design, and faster access to the information you need. We will still be at the same URL: pikespeakcu.com, but our look will change.

Here are just a couple great features to check out:

- Online banking will stay the same. You will login just like you did before on the homepage.
- You can make a loan payment by clicking on **Pay Now** in the Make A Loan Payment Box on the homepage.
- Current promotions are scrolling through on the homepage - take advantage of these while they are going on.
- You can apply online for a loan by clicking on **Apply for a Loan** next to the Login button.

We will flip the switch on **January 15, 2026**. Get ready and enjoy the new look!

This is sneak peek of what the homepage will look like



The screenshot shows the homepage of the Pikes Peak Credit Union website. The top navigation bar includes links for Home, Bank, Borrow, Rates, Services, Become A Member, Apply For A Loan, and Login. A search icon is also present. The main content area features a large image of a car driving on a road with a sunset in the background, and a promotional box for "CRUISE INTO CASH". Below this, a box says "Welcome to Our New Website!" with the text "Yes, you're in the right place. We've refreshed our look, but everything you need is still right here." At the bottom, there are four sections: "Helping Reach Your Goals" (with a "One Rate at a Time" link), "Auto" (with a "As Low As 5.74% APR" link), "Deposit" (with a "Certificate 3.75% APR" link), and "Home Equity" (with a "As Low As 7.25% APR" link). Each section has a "View All Rates & Disclosures" link.

Nomination Committee Announces Candidates

Pikes Peak Credit Union's 94th Annual Meeting will be held on Saturday, May 16, 2026 at the Antlers Hotel in Colorado Springs at 11:30 am. The Nominating Committee has selected two candidates to fill the Director positions that will expire in 2026. Members may apply by petition for a Director position. Nominations by petition must be signed by one percent (1%) of the members. Please email contactus@pikespeakcu.com for more information about petition requirements.

An election by member ballot will be conducted only if one or more petitions are received by the deadline of January 31, 2026. If there are no nominees by petition, ballots will not be provided and the nominees listed within this notice will be declared elected at the Pikes Peak Credit Union Annual Meeting on May 16, 2026. Pikes Peak Credit Union's bylaws do not permit nominations from the floor at the Annual Meeting.

Kathy Pullara
Incumbent



Kathy has been an active member of Pikes Peak Credit Union for 45 years. She has been on the Board of Directors since December 2017 and has held the title of Board Chairperson from May 2019 to present. Prior to her service on the Board of Directors, Kathy was a member of Pikes Peak Credit Union's Supervisory Committee from 2013-2017, where she served as Chairperson. Ms. Pullara is retired from the EPC Sheriff's Department after contributing 28 years to the successful operations of El Paso County.

Jack Menard
Incumbent



Jack has been an active member of Pikes Peak Credit Union for 22 years. He has been on the Board of Directors since May 2013 and has held the title of Board Treasurer from May 2016 to present. Prior to his service on the Board of Directors, Jack was a member of Pikes Peak Credit Union's Supervisory Committee from 2010-2013, where he served as Chairperson. He has been the President of New Market Investments, a property management and investment company, since 1997.

Calendar of Events & Holiday Closings

January 19th - Martin Luther King, Jr. Day (Closed)

February 16th - Presidents' Day (Closed)

March 8th - Daylight Saving Time Begins

CRUISE INTO CASH

Refi & Ride Easy -
Bring your auto or
RV loan from
another lender
and score a
1% cash rebate
plus no payments
for 90 days*



- Fast Approval
- Relationship Pricing Available
- Easy Financing Options

Swap your old loan
for something better!

*Offer is for a limited time only with approved credit. Interest rates are subject to change without prior notice. Must be a new loan, no refinances of current loans with PPCU qualify. Rebate is calculated as 1% of the total loan amount. Interest will continue to accrue during payment deferral period. Loans must remain at PPCU for a minimum of 120 days or rebate amount will be added to the loan payoff. Other restrictions apply.



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