



Big Spring Education Employees Federal Credit Union

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January 2, 2026

Dear Credit Union Members,

The 2025 fiscal year has again left the Big Spring Education Employees Federal Credit Union (BSEEFCU) in an excellent financial position, allowing us to award special bonus dividends to our members. This can be seen on your December 2025 Statement where a special bonus dividend was posted on the last business day of 2025 to all accounts that normally receive a dividend at the end of a quarter. The special bonus dividend was calculated based on the balance in your account on the last business day of the Second Quarter of 2025 (June 30, 2025).

Additionally, the **Board of Directors has scheduled the 71st Annual Meeting and Chili Supper for Tuesday, March 24, 2026, at 6:30 p.m. in the Big Spring High School Cafeteria.** The Board of Directors also authorized the awarding of \$15,000 in prizes by drawing to primary credit union members present at the Annual Meeting. Prize denominations are as follows:

8 prizes of \$500 14 prizes of \$250 50 prizes of \$100 50 prizes of \$50

A brief business meeting will be held at the Annual Meeting, including approval of the 2025 Annual Meeting minutes, the Chairperson's report, the Supervisory Committee report, and a financial report from the Chief Management Office (CEO). A copy of the 2025 Annual Report will be posted on the credit union's website (www.bstcu.com) under the Resource section the day following the Annual Meeting.

At the March 24, 2026, Annual Meeting, terms for four (4) credit union Board of Directors will expire. These positions, each with a two-year term, will be filled by following **NCUA Bylaws Article V Elections; Option A4 – Electronic Device (Including but Not Limited to Telephone and Electronic Mail) or Mail Ballot; Nominating Committee and Nominations by Petition.** The Nominating Committee has submitted four (4) credit union members for these positions, and NO Nominating Petitions were submitted to the credit union office by the close of business December 2, 2025.

The Nominating Committee's candidates for the four (4) Board of Directors positions are:

Amber Buske Shawna Dobbs Reagan Howard James McFarland

As stated in the October 1, 2025, letter to members, when the number of nominees equals the number of available positions, the credit union does NOT conduct the election by ballot. Therefore, at the March 24, 2026, Annual Meeting, the Chairperson of the Board of Directors will declare each nominee by acclamation.

Tickets for the Annual Meeting will be \$3 per person and will be available for purchase Monday, February 2, 2026, through Friday, March 13, 2026. Tickets will not be sold after Friday, March 13, 2026.

Any credit union member who wishes to communicate with the Board of Directors may email them at board@bstcu.com .

Board of Directors

Pam Walker, Chairperson
Shawna Dobbs

Johnny DeLeon, Vice-Chairperson
Sue Keller

James McFarland

Amber Buske, Secretary
Bert Otto

CANDIDATE INFORMATION: The following is a brief statement of qualifications and biographical data for each of the nominee candidates.

AMBER BUSKE

Amber has been a member of BSEEFCU since moving to Big Spring in 1989 to work at Howard College. She retired from Howard College after 26 years of service as an instructor, first in the Adult Basic Education Department and later in the Developmental Studies Department. Prior to relocating to Big Spring, she worked in the education field in both California and Idaho. Amber began her service to BSEEFCU as a member of the BSEEFCU Supervisory Committee in 2014 and joined the Board of Directors of BSEEFCU in 2016. She has previously served as Vice Chairperson and Chairperson of the Board and is currently serving as Secretary of the Board. In her spare time, Amber enjoys traveling to new destinations and visiting her grandchildren in San Antonio.

SHAWNA DOBBS

Shawna was born in Big Spring and is a graduate of Big Spring High School. She earned a Bachelor's Degree in Elementary Education from Angelo State University and began her teaching career at College Heights Elementary in Big Spring ISD. She later taught for two years at Forsan ISD before joining Coahoma ISD in 2000. Shawna married Coley Dobbs in 2000, and both have worked for Coahoma ISD since that time. During her career, she earned a Master's Degree in Education Counseling and later obtained an Education Administration certificate to complement her graduate degree. Shawna has served Coahoma ISD in several roles, including classroom teacher at Coahoma Elementary, Elementary Counselor, Elementary Assistant Principal, and, for the past eight years, Business Manager. She has been a member of BSEEFCU since childhood, when her parents opened her first account. Shawna joined the BSEEFCU Board of Directors in March 2024.

REAGAN HOWARD

Reagan has lived in Big Spring, Texas, for most of her life and is now raising her family in the community. She earned an Associate Degree from Howard College and later graduated from Tarleton State University with a Bachelor of Business Administration in Information Technology. Reagan began her career working with the Tarleton State University IT Department before returning to Big Spring to serve as Assistant IT Director at Coahoma ISD for three years. She then became the IT Director for the Howard County Courthouse. Reagan currently works for the Big Spring VA as an Information Technology Specialist. Reagan has been a member of BSEEFCU for approximately 20 years. In her free time, she enjoys spending time with family, working outdoors, and attending local events when time allows.

JAMES MCFARLAND

James has lived in Big Spring, Texas, since 1972. He attended Howard College and earned a Bachelor of Science Degree in Science Education from West Texas A&M University in Canyon. He completed post-graduate coursework in Education Administration at the University of Texas of the Permian Basin. James worked for Big Spring ISD as a classroom teacher for 13 years and later served 19 years in the Big Spring ISD Business Office. He has been a member of BSEEFCU since 1975 and previously served on the Credit Committee for 12 years. He has served on the Asset-Liability Management Committee (ALCO) since 2004 and has been a member of the BSEEFCU Board of Directors since 2002. In addition to his service to the credit union, James has contributed to the Big Spring/Howard County community by serving nine years on the Howard County Appraisal District Appraisal Review Board and six years on the Dora Roberts Rehabilitation Center Board of Directors.