

**This is not a ballot for you to vote.
This is only a petition letter.**

March 7, 2020

«Name»
«Address»
«CityStateZip»

Dear «Name»:

The Annual Meeting of Coca-Cola Federal Credit Union will be conducted via webinar teleconferencing on Thursday, May 21, 2020 at 11:00 a.m. Annual Meeting Webinar details, along with the link to the teleconference, will be available on the credit union website home page at **creditunion.coca-cola.com** on Monday, April 6, 2020.

Members of the credit union are urged to attend the online meeting via the Internet. Audio will be available via telephone. The Board of Directors will report on 2019 activities of your credit union, including reviews of financial results and audits.

ELECTION PROCEDURES:

As required in the Bylaws, the Chairman of the Board appointed the following individuals to serve as the Nominating Committee of Coca-Cola Federal Credit Union: Ivor Longo (chair), Shilvi Leinwand and Margaret Sherrod. The Nominating Committee has filed with the Board the following names (see attached bios) for election to the position of Director of Coca-Cola Federal Credit Union at the Annual Meeting:

- Derek Benz – 2 year term (Incumbent)
- Mike Gregorio – 3 year term (Incumbent)
- Billy Kane – 3 year term (Incumbent)
- Robin Moore – 3 year term (Incumbent)
- Barry Simpson – 3 year term

NOMINATIONS BY PETITION:

The Bylaws specify that the nomination and election of Directors are to be completed in advance of the Annual Meeting and thus there will be no nominations from the floor at the Annual Meeting. Nominations submitted by a member shall be by petition only and must be filed with the Nominating Committee no later than forty (40) days prior to the Annual Meeting, which will be held on Thursday, May 21, 2020 in Atlanta, Georgia. Petitions must be signed by at least one (1) percent of the members (or 155 members, currently) and received no later than April 11, 2020. Each nominee by petition must include their biographical data.

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Nominations by petition should be sent to:

Coca-Cola Federal Credit Union
Attn: Nominating Committee
Mail Code USA-3
P.O. Box 1734
Atlanta, GA 30301

If any valid petitions are received by April 11, 2020, the bylaws require a ballot, including all nominees, be mailed to each member by April 17, 2020. These ballots must be returned by May 25, 2020 to be counted.

If no valid petitions are received by April 17, 2020, no mail ballot will be sent to members. Again, there will be no nominations from the floor and there will be no ballot when there is only one nominee for each position to be filled.

We look forward to seeing you at the Annual Meeting.

Sincerely,

A handwritten signature in cursive script that reads "M Sherrod".

Margaret Sherrod
Chief Recording Officer

Enclosure

DEREK BENZ

Derek Benz has been a member of the Board of Directors of Coca-Cola Federal Credit Union since February 2020.

Mr. Benz currently serves as the Global Chief Information Security Officer of The Coca-Cola Company, having joined the Company in early 2020. Prior to joining the Company, he served as Global Chief Information Security Officer of the Ford Motor Company beginning in 2015, leading cybersecurity end-to-end across enterprise, product and vehicle capabilities. In that function he built a top-rated cyber defense and intelligence capability and a global manufacturing cybersecurity program rated as best in class. His twenty-two year cybersecurity career has included serving as CISO in three Fortune 100 companies.

Mr. Benz holds a bachelor's degree from Hillsdale College in Hillsdale, Michigan and an MBA from Columbia University in New York. He is a continuous learner, with current focus in genetic engineering and artificial intelligence.

MIKE GREGORIO

Mike Gregorio has been a Director on the Board of Coca-Cola Federal Credit Union since 2002. He currently serves on the Technology and Security Committee and previously served on the Supervisory Committee and the Nominating Committee.

Mr. Gregorio was an associate of The Coca-Cola Company for over fourteen years; his last position was in Information Security. He is currently working for Flex, a leading sketch to scale company, as a Global IT Program Manager in Supply Chain Solutions and is enjoying life in Austin, Texas. Mr. Gregorio also volunteers with the Boy Scouts of America where he is a Venture Crew advisor and an Assistant Scoutmaster. Since 2009 he has served as a mentor for 4 high school robotics teams participating in the First FTC program.

WILLIAM "BILLY" KANE

Billy Kane has been a Director on the Board of Coca-Cola Federal Credit Union since 2017. He currently is the Chair of the Supervisory Committee where he has served since 2014.

Mr. Kane worked for The Coca-Cola Company for six years. While with the Company he worked within Information Security and Risk Management for the Bottling Investments Group (BIG). Prior to his role with the Bottling Investments Group, he worked within the Corporate Audit Department. He left The Coca-Cola Company in 2017 and is currently a Senior Principal within the Verizon Business Group Information Security Office. In this role he is responsible for incident response and implementing security programs for the Verizon Business Group.

ROBIN MOORE

Robin Moore joined the board of directors of the Coca-Cola Federal Credit Union in 2017.

Ms. Moore has been with The Coca-Cola Company since 1995. She currently leads Next Generation Services where her focus is evolution of The Coca-Cola Company's processes and technology for its shared services operations, including development of an ecosystem of partners.

Prior to her current role, Ms. Moore headed the Integrated Services organization, which included Financial, Associate, Supplier and Marketing Digital Services and served as Chief of Internal Audit, led the establishment of the Company's global finance shared service capability within the former Global Business Services (GBS) organization and held numerous roles of increasing responsibility within the finance function. She is active in several leadership committees to promote and encourage the advancement of women within the Coca-Cola system and mentors early career professionals.

Ms. Moore began her career with Ernst & Young in Atlanta and held several positions in the financial services and banking industries. She holds a Bachelor of Business Administration, Accounting degree from Emory University.

BARRY SIMPSON

Barry Simpson is senior vice president and chief information and integrated services officer for The Coca-Cola Company. In his role, he oversees all of the company's global information technology strategy, services and operations, along with procurement, facilities and shared services.

A nearly 30-year IT industry veteran, Mr. Simpson joined the Coca-Cola system in 2008 as Group CIO of the Coca-Cola Amatil Group, a major Coca-Cola bottler based in Sydney, Australia, where he was responsible for the development and implementation of IT strategy across multiple lines of business in six Asia-Pacific markets. Subsequently he joined Coca-Cola in Atlanta in 2016, where he was responsible for overseeing IT services for all of the company's business units worldwide.

Before joining the Coca-Cola system, Mr. Simpson served in various IT leadership roles for Colgate-Palmolive from 1990 to 2008. He holds a Bachelor of Economics degree from the University of Sydney and is a graduate of the Australian Institute of Company Directors.