

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

March 14, 2022

«Name»
«Address»
«CityStateZip»

Dear «Name»:

The Annual Meeting of Coca-Cola Federal Credit Union will be conducted via webinar teleconferencing on Thursday, May 26, 2022 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 Friday, April 15, 2022.

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 2021 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: Mike Gregorio (chair), Nick Nichols and Dan Redler. The Nominating Committee has filed with the Board the following names for election to the position of Director of Coca-Cola Federal Credit Union at the Annual Meeting:

- Derek Benz – 3 year term (Incumbent)
- Anita DeMyers – 3 year term (Incumbent)
- Carmen Gordon – 3 year term (Incumbent)
- Silvia Ochoa – 2 year term (Incumbent)
- Margaret Sherrod – 3 year term (Incumbent)

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 26, 2022 in Atlanta, Georgia. Petitions must be signed by at least one (1) percent of the members (or 140 members, currently) and received no later than April 15, 2022. 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 15, 2022, the bylaws require a ballot, including all nominees, be mailed to each member by April 27, 2022. These ballots must be returned by May 20, 2022 to be counted.

If no valid petitions are received by April 15, 2022, 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 a MBA from Columbia University in New York. He is a continuous learner, with current focus in genetic engineering and artificial intelligence.

ANITA DeMYERS

Anita DeMyers has been a Director on the Board of Coca-Cola Federal Credit Union since 2001. She serves as the Chairman of the Personnel Committee and previously served several years on the Credit Committee.

Ms. DeMyers retired from The Coca-Cola Company in December of 2017 after 33 years of service in the Human Resources and Legal functions. During her tenure with the Company, she held several roles including but not limited to, Director, Global Employee Relations, Manager, Diversity and Equal Opportunity, Sr. Human Resources Business Partner, and Employee Relations Legal Assistant.

Ms. DeMyers is currently the Executive Director of an Atlanta based nonprofit, Trinity Community Ministries dba Trinity House, a transitional housing and rehabilitative program for homeless men. She is also the founder and president of Pinnacle Workplace Solutions, LLC. Ms. DeMyers holds a bachelor's degree from Western Michigan University in Kalamazoo, Michigan.

CARMEN GORDON

Carmen Gordon has served on the Board of Directors for the Coca-Cola Federal Credit Union since March 2021 and has served on its Supervisory Committee since August 2017.

Ms. Gordon has been with The Coca-Cola Company since February 1997. After starting with the Company in the Corporate Controller's Group, Ms. Gordon held finance roles in North America, Coca-Cola Refreshments, and Customer Business Solutions before returning to Corporate as Senior Director - Internal Audit in the Corporate Audit Department. She is currently responsible for leading audit teams to plan, execute, and report on the testing and adequacy of The Coca-Cola Company's internal controls over financial reporting and compliance with Company policies and procedures. Additionally, she is responsible for leading internal and external Quality Assurance Reviews and overseeing audit methodology policy updates.

Prior to joining the Company, Ms. Gordon worked for Lennar Partners of Georgia and Deloitte & Touche LLP. She is a Certified Public Accountant and holds a Bachelor of Science in Accounting degree from North Carolina Agricultural and Technical State University.

SILVIA OCHOA

Silvia Ochoa has been a member of the Board of Directors of Coca-Cola Federal Credit Union since August 2021.

Ms. Ochoa currently serves as the Global Head, Data Science at The Coca-Cola Company having joined the Company in early 2021. Prior to joining TCCC, she served for 12 years in a variety of leadership roles at the United Services Automobile Association (USAA), leading data science, data strategy, analytics and risk functions for the USAA Federal Savings Bank, Marketing, Enterprise and Chief Risk Office organizations. Throughout her career at USAA, Ms. Ochoa led efforts directly tied to the regulatory environment of the banking industry, as she managed operational and data risk compliance within current banking regulations. She is excited to apply her learnings in the banking industry to support the needs of the Coca-Cola Federal Credit Union.

Ms. Ochoa holds a PhD and MSc degree in Applied / Financial Mathematics from University of Wyoming.

MARGARET SHERROD

Margaret Sherrod has been a Director on the Board of Coca-Cola Federal Credit Union for twenty-seven years and currently serves as its Chief Recording Officer. She serves on the Finance Committee, the Executive Committee and as the Chairman of the Directors Committee. She previously served on the Supervisory Committee for fourteen years.

Ms. Sherrod is retired, having been an associate of The Coca-Cola Company for twenty-seven years; her last position was in Corporate Services.