

NOTICE OF ANNUAL MEETING

Dear Credit Union Members,

The Annual Meeting and Election of the Credit Union will be held in training room B5, across from Take 5, on September 15, 2010 at Dow Jones & Co., South Brunswick, NJ at 5:15 p.m. We hope you are able to attend the Annual Meeting and Election.

In accordance with the Credit Union's Bylaws, the Secretary hereby submits the following Annual Election Notice:

There are five (5) terms expiring on the Board of Directors. The following five incumbent Directors have been re-nominated for election by the Nominating Committee:

Richard Murphy – 3 year term
Donna Klukososki – 3 year term
Mitchell Mackler – 3 year term
Kristine Munster – 1 year term
Mary Cory – 1 year term

Nominations for vacancies may also be made, but only by petition. An election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled. Any member who wants to submit a nomination by petition must obtain a Petition Form and the Petition Rules that are available at the Credit Union office. When returned, the petition must be signed by one percent of the membership with a maximum of 500. As of January 31, 2010 the Credit Union had 1808 members and therefore the Nomination Petition must be signed by at least 18 Credit Union members. Each Nominee by Petition shall submit a Statement of Qualifications and Biographical Data and a signed Certificate from the Nominee stating they are agreeable to nomination and will serve, if elected to office, with the Petition. All petitions must be returned to the Credit Union office by August 15, 2010.

At the Annual Meeting and Election on September 15, 2010 all persons nominated by either the Nominating Committee or by Petition shall be placed before the Members for a vote. When nominations are closed, tellers will be appointed by the Chair and ballots will be distributed. The vote will be taken and tallied by the Tellers of Election and the results announced. The election will be determined by plurality vote and will be by ballot except when there is only one nominee for each position to be filled. Nominations cannot be made from the floor unless insufficient nominations have been made by the Nominating Committee or by petition to provide for one Nominee for each position to be filled or circumstances prevent the candidacy of the one nominees for the position to be filled. Only those positions without a nominee are subject to nominations from the floor. The results of the Annual Election will be announced at the Annual Meeting.

James Ambrosio
Secretary, Nominating Committee
Dow Jones Employees Federal Credit Union

SAMPLE OF ATTACHMENT TO ANNUAL MEETING NOTICE CONCERNING
QUALIFICATIONS OF NOMINEES

JOHN SMITH

Incumbent Nominated by
Nominating Committee

John has been a Credit Union member for _____ years. He has been a member of the following Credit Union Committees:

He resides in _____, _____. His employment history is as follows:
