



Annual Membership Meeting

The 75th annual RBFCU Membership Meeting will be at noon on Tuesday, March 23, 2027 at 1 IKEA-RBFCU Parkway, Live Oak, Texas (between Lookout Road and IH-35 North).

RBFCU Board of Directors Election

Members at least 18 years of age on or before March 23, 2027 (date of Annual Membership Meeting) may participate between now and the Annual Meeting in nominating and voting for election of members to fill Board of Directors vacancies.

The nomination and election procedures prescribed by RBFCU's bylaws are:

Nomination Procedures

Subject to the following conditions, members may be nominated by committee, by petition, and by voice from the floor at the Annual Membership Meeting.

- a. The Board Chair appoints a committee to nominate at least one member for each vacancy.
- b. Nominations by petition must be signed by at least 500 members who are eligible to vote. Each petition may contain the name of only one nominee. No member may sign a petition by proxy or other device.

Each petition must be accompanied by (1) a certificate from the nominee stating his or her agreement to serve if elected; and (2) a statement of qualification and biographical data. Nominations by petition must be filed with the Board Secretary no later than November 30, 2026.

- c. Nominations from the floor at the Annual Meeting are permitted only when nominations by other means provide fewer than one nominee for each position or when circumstances prevent the candidacy of a member previously nominated by committee or petition. In this event, only those positions without a nominee shall be subject to nomination from the floor.

Election Procedures

If committee and petition nominations collectively result in more than one nominee for each vacancy, the elections will be conducted by mail balloting and determined by plurality vote.

If valid nominations by all methods result in only one candidate or fewer for each vacancy, all such nominees will be considered elected by general consent.

Vacancies

There will be five vacancies, each with three-year terms.

[turn over for nominees →](#)



All members are welcome to attend.

Committee Nominees

The nominating committee has recommended the following candidates to fill vacancies on the Board. Nominees are presented alphabetically.

KEVIN CARREL, CIA, PMP

More than 43 years of combined public service, including Army active and reserve service (retired Lieutenant Colonel) and senior-level federal civilian (retired). Expertise in financial management, logistics, project management, internal audit and organizational leadership. Proven record managing agency-level and program-level operations at US Army, NSA, NRC and FAA. Military leadership experience includes financial and logistics roles. Currently contract instructor for Management Concepts and teach Appropriations Law courses to federal agencies.

Over 25 years of volunteer credit union service includes serving as Vice Chair, Secretary, Director and Supervisory Committee Chair for True Sky Federal Credit Union and Director for Tower Federal Credit Union. Other volunteer activities include Member/Ride Mentor for Cycles for Bike Club OKC; Board Director, OU Army ROTC Alumni Association; and numerous volunteer activities through Leadership OKC. Professional certifications including Certified Internal Auditor and Project Management Professional. Holds an MPA, MBA, MS in Systems and BBA.

PAUL DENHAM, PE

Bachelor's degree in civil engineering with over 35 years as a registered professional engineer. Corporate founder, officer-in-charge, project manager, and design engineer on hundreds of municipal, civil and land development projects. Former instructor at St. Philip's College. Past Chairman of the Consumer Credit Council/San Antonio Financial Literacy of South Texas Foundation. Named the Texas A&M Zachry Department of Civil

& Environmental "Distinguished Graduate" in 2020. Awarded the Texas A&M - San Antonio "Dream Maker Award" in 2019 for establishing endowed scholarships for underprivileged students in economics, finance and accounting. Member of RBFCU Board of Directors 2014 – present, currently serving as Vice Chair. Member of RBFCU Supervisory Committee from 2013 – 2014. Member of RBFCU Advisory Panel from 2009 – 2013.

GREGORY HILL, FAA ACADEMY MANAGER (RET.)

Retired senior manager/technical leader with over 40 years of experience supporting the Federal Aviation Administration (FAA) safety mission. Skills acquired through work experience and a myriad of executive leadership training, including financial acumen and analysis; trend analysis; risk management; strategic planning; compliance and program management; workforce development; and oversight. Since 1985, performed as a small retail investor, gaining valuable insight on the workings of financial markets, the economy and the central

banking system. Volunteered to serve as a mediator for the Oklahoma Federal Executive Board Shared Neutrals Program; mentor for Oklahoma City Public Schools; and tax preparer for the IRS Volunteer Income Tax Assistance Program. Graduated from the University of Central Oklahoma with a BS in Computer Science. From April 2009 – September 2026, served on True Sky Federal Credit Union Supervisory Committee, as an Associate Board Director/Board Director. Appointed to the Board 2014.

KAREN VÁZQUEZ, CPA, CIA, CRMA

Bachelor's degree in business administration, Certified Public Accountant (CPA), Certified Internal Auditor (CIA), and holds Certification in Risk Management Assurance (CRMA). Senior financial executive with expertise in oil and gas, hospitality and retail industries. Experience managing organizations in audit, risk, international finance and accounting, process improvement and supply chain. Extensive work on diversity and inclusion endeavors as an executive co-sponsor of E-Quality (women's inclusion) and disABILITY ALLIES (disability inclusion), advisor

to Bridge (cultural diversity), and former Board member at Family Violence Prevention Services, Inc. Former member of Board of Governors, San Antonio Chapter Institute of Internal Auditors and Board Treasurer for Guide Dogs of Texas. Currently Treasurer for the Schertz-Cibola Cemetery Assn. Member of RBFCU Board of Directors 2021 – present, currently serving as Board Secretary. Member of RBFCU Supervisory Committee from 2015 – 2021 (Chair from 2017-2021).

JAMES (JAY) WILLIAMS III, PE, LT COL. (USAF RET.)

Master's degree in public administration and bachelor's degree in architectural engineering. Over 43 years of proven leadership and management experience in federal government and private industry in engineering consulting, operations and construction services. Honorably served 20 years in the U.S. Air Force and is

a licensed professional engineer in Texas. Expertise includes strategic planning, budgeting and operational efficiencies. Member of RBFCU Board of Directors 2021 – present. Member of RBFCU Supervisory Committee 2017 – present.