

**NOMINEES FOR
2021 BOARD OF DIRECTORS
CHEN-DEL-O FEDERAL CREDIT UNION**



DONALD HEBBARD, INCUMBENT
FRANKLIN, NY

I was raised on a dairy farm in Franklin and graduated from Franklin Central School. I attended Northeastern University, Boston for three years and then transferred to Cornell where I received a BS in Ag Business Management. My wife Louise (Whitney) and I ran a 65-cow dairy farm for thirty years. After my farming career, I worked as a manager in the food industry for 19 years. I recently retired after 7 years as an Engineering Specialist with the Watershed Ag. Council, Walton, NY.

My wife Louise and I live in Franklin. We have four children, 14 grandchildren and 1 great grandson. Now that I am retired, I have my own business, Hebbard Fence LLC, installing and repairing livestock fences. Our family has been involved with the Credit Union since its inception and I have enjoyed my time on the Board of Directors for the past two years. I ask that you will continue to support me as I seek another term.



BRECK TARBELL, INCUMBENT
ONEONTA, NY

As you can tell from my name, I have been in the know of this Credit Union for quite some time. Actually my first memories were of my mother sitting at the dining room table of Mr. Whitney's home and my membership number is only 3 digits long! In saying all this, I have followed the growth of the Chen-Del-O FCU for a long time and I am interested in the workings of Chen-Del-O.

I graduated from Franklin Central School and moved on to North Country Community College where I graduated with an Associate's Degree in Criminology. After college I went on to work in some retail situations which landed me back in Franklin working for the family lumber yard. From there I worked for Victory Markets working in the cabinet shop and moving up to purchasing agent for the shop. This led me to a career in Architectural Millwork which I stayed with for the next 25 years. I worked with 2 different firms for this period where I continued to expand my knowledge with computers, contract negotiations, scheduling and employee issues as shop manager or project manager.

Since this time my wife Marina and I bought our own small business, the All Star Auto & Pet Wash in Oneonta, which has taught me quite a bit about the financial world. The business has done nothing but improve of the last 13 years and we strive to show pride in what we offer the public.

Marina and I have 5 children between us and 2 fantastic grandchildren.

I thank you for your consideration of my nomination for a seat on the Chen-Del-O FCU Board of Directors!



KATHLEEN INGALLS, INCUMBENT
HANCOCK, NY

I was born and raised in Franklin, NY, graduating from Franklin Central School in 1972. I received a BA in Mathematics from Kirkland (now Hamilton) College in 1976. I earned my permanent certification in mathematics education through the completion of graduate studies at SUNY Albany and SUNY Oneonta. I taught high school mathematics for a total of 33 years, first in Margaretville Central School and then at Hancock Central School.

I retired from teaching in June 2012. I loved teaching but I must say that I am really enjoying all of the benefits of retirement. I still stay involved in education through tutoring and occasional substitute teaching. Since retirement I have been able to become involved with many service groups in the community. I am active in the missions of the Emory Methodist Church and the Loaves and Fishes food bank which serve the Hancock community.

I have been a member of the Chen-Del-O Federal Credit Union throughout most of my teaching career, joining in 1982. I have enjoyed many of the benefits of membership and now I am excited to have the opportunity to serve on the Board of Directors. I am excited about the possibility of learning more about the Credit Union being able to serve its members.