

PRESS RELEASE



February 1, 2010

FOR IMMEDIATE RELEASE

Kern Schools Federal Credit Union's Vice President of Collections

Kern Schools Federal Credit Union is pleased to announce the appointment of Hilary Appleby to the newly created position of Vice President of Collections. This new position was created in order to both maximize the effort to help Members and increase coordination and efficiency in the Loan Adjustments department. As the Vice President of Collections, Appleby will oversee the consumer and real estate loans, real estate modifications, foreclosures, and REOs (Real Estate Owned).

Appleby earned a Bachelor of Science Degree in Childhood Education from Colorado State University and joins Kern Schools Federal Credit Union from Palm Desert, CA. With 27 years of experience in both prime and sub-prime environments, Appleby has supervised the Default Management areas of Collections, Foreclosures, Bankruptcies, Loss Mitigations, REOs, Securitization oversight, and Mortgage fraud. Further, her career experience extends to Troubled Debt Restructures of Commercial loans. She holds a California Broker's License, and has completed various independent consulting assignments.

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