

**Addendum A**  
**Connections Credit Union NMLS #407980**  
**Approved Lending Limits - 12.17.2025**

Employee	Title	Approval Limits	NMLS #	Start Date @ CCU	Branch
Jamie Simmons	President/CEO	Loan Policy Limits		1.27.1987	Admin - Pocatello
Stephanie Tocher	Chief Lending Officer	Loan Policy Limits	1423195	6.9.2014	Admin - Pocatello
GinGar Lancaster	Consumer Lending Credit Manager	Consumer Loan Policy Limits HELOCS up to \$150,000	983735	7.02.2012	Idaho Falls
Lindsay Kiernan	Senior Loan Officer	Consumer Loan Policy Limits	2099841	12.09.2019	Meridian
Gary Motzner	Branch Supervisor I	Consumer Loan Policy Limits \$100,000 Secured	1579166	7.08.2019	Downtown Boise
Jade Banks	Branch Supervisor I	Consumer Loan Policy Limits \$100,000 Secured	1708117	10.16.2017	Westgate
Jamie Reynolds	Branch Supervisor I	Consumer Loan Policy Limits \$100,000 Secured	1444808	11.05.2007	Olympus - Pocatello
Lacey Temple	Branch Supervisor I	Consumer Loan Policy Limits \$100,000 Secured	1102406	8.06.2007	Heyburn
Laura Howard	Branch Supervisor I	Consumer Loan Policy Limits \$100,000 Secured	1976248	9.09.2019	Meridian
Laura Meza	Branch Supervisor I	Consumer Loan Policy Limits \$100,000 Secured	1377652	06.05.2023	Idaho Falls
Liz Freeman	Branch Supervisor I	Consumer Loan Policy FICO >660 \$50,000 Secured \$10,000 Unsecured	2574609	05.04.2022	Twin Falls
Rhonda Ellsworth	Branch Supervisor I	Consumer Loan Policy Limits \$100,000 Secured	408233	5.02.2005	Firth
Shantel Mendez	Branch Supervisor I	Consumer Loan Policy FICO >625 \$50,000 Secured \$10,000 Unsecured	2134369	10.12.2023	Oak Street
Rusty Vitek-Pusey	Loan Officer II, Online Lending Director	Consumer Loan Policy Limits \$100,000 Secured	1708118	4.06.2015	Olympus - Pocatello
Maria Smith	Indirect Lending Supervisor	Indirect Loan Policy Limits \$100,000 Secured	NA	1.03.2021	Indirect // Idaho Falls
Misael Cisneros	Indirect Lending Funder/Buyer	Indirect Loan Policy Limits \$100,000 Secured	NA	2.09.2021	Indirect // Idaho Falls
Anna Hill	Indirect Lending Buyer	Indirect Loan Policy Limits \$100,000 Secured	1568936 <i>No Longer Active w/CCU</i>	2.08.2011	Indirect // Remote
Andrea Bargeron	MSR II	Consumer Loan Policy Limits \$100,000 Secured	2451115	10.17.2022	Heyburn
Tara Marlow	MSR II	Consumer Loan Policy Limits \$100,000 Secured	1914952	7.15.2019	Idaho Falls
Anali Macias	Loan Officer I	Consumer Loan Policy FICO >625 \$50,000 Secured \$10,000 Unsecured	2249351	8.03.2020	Nampa
Brooke Johnson	Trainer	Consumer Loan Policy FICO >660 \$50,000 Secured \$10,000 Unsecured	2310589	1.16.2024 Re-Hire Date	Twin Falls
Boe Schritter	Loan Officer I	Consumer Loan Policy FICO >660 \$50,000 Secured \$10,000 Unsecured	2505979	6.10.2025 Re-Hire Date	Oak Street

**Lenders - No Approval Authority**

Cesar Carrillo	MSR II	No Lending Limits	2193034	7.28.2025	Olympus
Greg Birch	Mobile Unit Supervisor	No Lending Limits	522538	10.08.2025	Mobile Unit/Oak Street
Kailee Elliott	MSR II	No Lending Limits	2182866	6.13.2022	Meridian
Kimberly Berry	MSR II	No Lending Limits	2739487	08.05.2024	Firth
Yessicka Tovar	MSR II	No Lending Limits	1670899	02.03.2025	Twin Falls

**Mortgage Lending Approval Authority**  
Connections Credit Union NMLS #407980

Michael Torres	Mortgage Loan Officer	None	522502	6.12.2019	Mortgage// Meridian
Jessie Cole	Mortgage Loan Processor	None	2118996	12.02.2019	Mortgage // Nampa
Mindy Henderson	Mortgage Loan Underwriter	Mortgage Policy Lending Limits up to \$249,999	71444	1.29.2024	Mortgage // Oak St

**Resolutions Department**

Candida Burgett	Resolutions Department Supervisor	Collections Policy Limits Only	NA	08.01.2022	Resolutions Dept/Oak St
Savannah McElhinney	Resolutions Department Specialist II	Collections Policy Limits Only	NA	10.21.2024	Resolutions Dept/Oak St
Tracey Lee	Resolutions Department Specialist II	Collections Policy Limits Only	NA	12.02.2024	Resolutions Dept/Oak St
Bridgette Smith	Resolutions Department Specialist I	Collections Policy Limits Only	NA	10.28.2025	Resolutions Dept/Oak St

**Loan Review**

A loan must go to review for the following reasons:

- Bankruptcy\*
- FICOS below 625 (average) *regardless of full lending authority*
- Member in repayment plans such as Consumer Credit Counseling
- Open Collections/Charge offs\*\*

\*Loan requests with a bankruptcy older than three years, no new derogatory reporting since the bankruptcy, and no loss suffered by Connections will not require Loan Review.

\*\*This does NOT apply to open collections that have been paid off in full and members can provide proof, or collections that will be paid off in full at the time of the loan or with loan proceeds. IF a payment plan has been established and documented in the loan file a Loan Review is sufficient. IF the collection or charge off is going to remain open and unpaid either the Credit Manager, CLO or the CEO will be required to sign off on the approval.

Helping Hand Loans with open collections, or that are outside of normal guidelines, must be approved by Credit Manager, CLO or CEO.

Loans requiring Loan Review will need a Loan Officer/Processor to get one additional approval signature based on parameters established in this Addendum A.