

2026 BOARD OF DIRECTORS ELECTION BALLOT



MARK SPOHR

Mark grew up in Tecumseh and has been a member of TLC Community Credit Union for over 55 years. He has served as a volunteer at TLC since 1993, attending several credit union educational events and received his CUNA Volunteer Certification, CCUB in 2012. He earned a B.A. from Malone University. Mark retired from Tecumseh Products Company as an Engineering Director. Mark and his wife, Terri, reside in Tecumseh; they have two grown sons and four grandchildren. Mark has previously served as TLC's Chairman of the Board.



MEREDITH FRANCIS

Meredith has been a member of TLC Community Credit Union since 2003. She has served on the TLC Board since 2020 and is currently Chairperson of the Board. She earned her Bachelor of Arts in Accounting from Michigan State University and is a Certified Public Accountant. She is active in the community serving as Treasurer of Civitan of Lenawee County and is a member of LISD Tech Center's Accounting Advisory Committee and Marketing and Entrepreneurship Advisory Committee. Meredith and her husband, David, reside in Brooklyn. They have two grown children.



DEBRAH LOVELAND

Debrah Loveland brings more than 11 years of banking experience from her time at Bank of America, along with additional insight as a licensed Realtor and insurance professional. Her diverse financial background provides a well-rounded perspective that supports strong governance and informed decision-making. Debrah values the credit union philosophy of being member-owned, community-focused, and supportive of small businesses. Her community involvement includes serving on the Zonta Board, the Vo-Tech Computer Board, PTO participation, committee service, volunteering, and working with animal rescues.



RANDY SMITH

Randy Smith brings more than 40 years of experience in the credit union movement, including 23 years as Chief Executive Officer of TLC Community Credit Union before retiring in 2023. He holds a degree in Management and is a Certified Credit Union Executive, with additional certifications in Credit Union Board and Supervisory Committee leadership. Randy has spent his career advancing the "people helping people" philosophy while helping grow TLC into a strong, well-managed financial institution. He currently serves on the TLC Supervisory Committee, has extensive board experience, and gives back as a high school football official.