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**RAY SHAMS JOINS SAN FRANCISCO FEDERAL CREDIT UNION
AS CHIEF LENDING OFFICER**

SAN FRANCISCO (December 26, 2017) — San Francisco Federal Credit Union announced today that Ray Shams has joined the credit union as chief lending officer. This announcement was made by Jonathan Oliver, president and chief executive officer of San Francisco Federal Credit Union.

“We are fortunate to have someone of Ray’s extensive background and experience as part of our team,” Oliver said. “Ray brings to the credit union a diverse background in all aspects of banking from both bank and credit union perspectives. His level of experience provides us the resources to continue to grow the consumer, residential, and business loan portfolios in a safe and prudent manner.”

Shams has more than 25 years of financial experience. Prior to joining San Francisco Federal Credit Union, he was the chief operating officer at Xceed Financial and the chief credit officer at Financial Partners, both \$1 billion+ financial organizations. At San Francisco Federal Credit Union, Shams is responsible for developing, managing, and providing oversight for all consumer, mortgage, and member business lending programs.

Shams holds a masters of business administration from University of La Verne.

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About San Francisco Federal Credit Union

San Francisco Federal Credit Union has been serving San Francisco since 1954. Today, anyone who lives, works, worships or attends school in San Francisco and San Mateo counties may apply for membership. We currently serve more than 44,000 members with assets over \$1 billion. San Francisco FCU is federally insured by the National Credit Union Administration and is an Equal Housing Lender. Our corporate office is located at 770 Golden Gate Avenue, San Francisco, California 94102. SanFranciscoFCU.com

