

INCUMBENTS

(Current Board Members Running for Re-election)



Nate Downey | *Serving Frontier Credit Union since 2010*

My association with Frontier Credit Union began almost 25 years ago when I was hired as a Credit Union employee. I worked as a teller, lead teller, loan officer, mortgage loan officer and assistant branch manager during my 7 years of employment. A year after leaving the Credit Union as an employee, I was elected to the Board of Directors where I have been serving for 16 years. During this time I have served as board treasurer, secretary, vice-chairman and chairman. My years of employment combined with my time volunteering as a board member provide me with a unique operational knowledge and understanding of the organization as well as the Credit Union industry as a whole and position me to be a highly skilled asset on the board. I am currently employed with the Bonneville County Sheriff's Office and am proud to be a husband and father of 7 kids!



Tyler Brooks | *Serving Frontier Credit Union since 2014*

I am a lifelong resident of Idaho Falls. I was born and raised here, attending Falls Valley Elementary, Clair E. Gale Jr. High, and graduating from Bonneville High School in 1988. Following high school, I attended Ricks College and later continued my education at Utah State University.

In 1987, while still in high school, I started my first business, Energy Light and Sound, which later became A&B Productions. In 2026, we celebrate 39 years in business. Over the decades, we have had the privilege of employing many talented individuals and serving communities across Idaho, Utah, Wyoming, and Montana. Our company has been honored as the Best Entertainment Company in East Idaho for six consecutive years. I continue to enjoy helping clients plan unforgettable events and weddings each day.

I have been married to my wife, Amy, for 30 years, and together we have three wonderful children. Our son Tyson is married and lives in Spanish Fork, Utah, with his wife and their twin daughters. Our second daughter, Makayla, is married and works at Love Olive Co. in Rigby. Our youngest daughter Sabrina is 19 and currently attending BYU-Idaho.

In my free time, I enjoy spending time with family, playing games, landscaping, music, sports, traveling, and serving in my church.

I have served on the Frontier Credit Union Board since 2014 and truly value the opportunity. I am passionate about representing our members and working collaboratively to make Frontier Credit Union the best financial institution in Idaho.

NON-INCUMBENTS



Brandon Lee

Brandon has been a member of Frontier Credit Union since 2022. Born and raised in Idaho Falls, Brandon has spent the past 19 years in real estate acquisition and development and owns his own development firm. His experience spans single-family master planned communities, office, retail, fitness and grocery-anchored shopping centers, multifamily housing, and student housing. He began his career with Target Corporation, acquiring and developing land and helping lead the company's entry into urban markets across the U.S. Brandon earned his CPA at KPMG in Washington, D.C., and holds an MBA from the Darden Graduate School of Business.

Brandon has served as Board President of the Bonneville Youth Soccer League and remains active on its Board of Directors. He also served seven years on the Idaho Falls Parks and Recreation Commission, sits on the Board of Directors for the Grand Teton Council of the Boy Scouts of America, and was recently elected to the Idaho Falls City Council. He enjoys coaching youth soccer and skiing with his wife, Nettie, and their four children.



Elizabeth Hunter

Elizabeth Hunter is a Boise business owner and fractional executive with 25+ years of P&L ownership and strategic leadership. She has driven measurable results for organizations ranging from startups to \$200M enterprises, including her recent work with Darigold, a Pacific Northwest dairy cooperative supporting local farmers and their families.

Her background includes General Manager, Vice President and Director-level roles at national brands where she managed portfolios of \$100M+. Her expertise in financial performance, strategic planning, and operational efficiency aligns naturally with credit union governance.

Elizabeth holds an MBA from Fordham University and a B.A. in Economics from Smith College. She is an avid animal welfare advocate supporting animal welfare organizations including Boise Bully Breed Rescue and Take Me Home Dog Rescue.



Garrett Jones

Garret Jones is a registered Professional Fire Protection Engineer with more than 10 years of experience in engineering design, risk assessment, and team leadership. He earned a Bachelor of Science in Engineering from Utah State University and he holds a Professional Engineering license. In his professional career, Garrett manages engineering teams and complex projects, developing skills in governance, accountability, and long-term planning that align well with service on a credit union board.

Garrett is also deeply involved in the community as the head boys basketball coach at Skyline High School. Through coaching, he focuses on leadership development, teamwork, and mentoring young people to build strong habits that extend beyond athletics. This role has strengthened his understanding of community needs and reinforced his belief in educating youth and families to make sound financial decisions.

Garrett and his wife, a registered nurse in the ICU at Eastern Idaho Regional Medical Center, are raising their two children in Idaho and enjoy all the opportunities the area provides. They are committed to seeing their community grow stronger and more connected. Garrett is seeking to serve on the Frontier Credit Union board to support member-focused decision making, financial stability, and collaborative leadership that benefits the entire membership.

NON-INCUMBENTS



Jared Christensen

Jared Christensen and his family have been members of Frontier Credit Union since 2011. Jared calls Southeast Idaho his home and has spent most of his life loving, serving, and living amongst its residents. Jared has served the community in many roles, from Scoutmaster to football coach at Hillcrest High School. Jared can be found improving individuals in a weight room or a football field, always with his family at his side.



Jim Shoemaker

Jim Shoemaker I was adopted when I was five and moved to Alaska, I lived in Alaska for 63 years until moving to Idaho Falls. My wife and I moved for three reasons.

1# My wife developed cancer and we had to travel every 90 days for treatments.

2# We are both retired and have a huge cost of living difference between Alaska and Idaho.

3# The article we read, said it only snowed four inches a year. Not!!! But we are happy we came to Idaho.



Jared D. Taylor

Jared D. Taylor is a business owner, operator, and community volunteer with nearly 20 years of experience in financial oversight, operations, and organizational governance. He is a Co-Owner and Partner in multiple locally based service companies and real estate investments operating across Eastern Idaho, Western Wyoming, and Northern Utah, including American Pump & Drilling, AdvantaServ, Cherry Glass & Aluminum, and other affiliated companies within the Northstar Summit family of businesses.

Professionally, Jared focuses on budgeting, capital planning, risk management, long-term decision-making, human resources oversight, and brand stewardship. He has led marketing and branding efforts across multiple organizations, emphasizing consistency, professionalism, and strong community recognition to build trust and long-term visibility. His companies provide essential water, HVAC, plumbing, and glass/glazing services and collectively employ over 50 local team members.

Jared brings meaningful board experience, having served nearly six years on a local charter school board during his first tenure, including roles as Treasurer, Vice Chair, and Chairman for portions of that time. After stepping away for approximately five years, he was invited to return and currently serves again. He understands the importance of fiduciary responsibility, collaboration, and thoughtful governance.

He has been married for over 21 years and is the father of three daughters. Jared values service, integrity, and involvement in organizations that strengthen communities and support long-term local success.

NON-INCUMBENTS



Milon Neilson

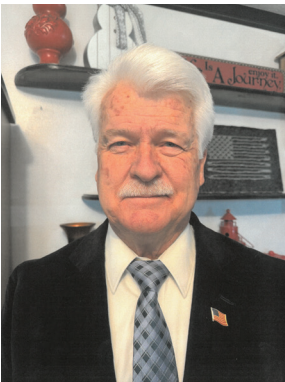
Milon Neilson has been a member of the Frontier Credit Union since 5/2020. He was born in Rexburg ID and lived in various areas in California 14 years, Boise 10 years, Columbus Ohio 11 years, and Shelley since 10/2015. He values being a part of this local community and believes in doing his part to ensure it remains a strong and vibrant area to live in. He has served in various capacities in his church, including serving a 2 year mission in California, and was Stake auditor for 2 years.

Milon has enjoyed his recent work position which has allowed him to travel to many different parts of the country. He enjoys traveling when possible and visited Russia, Isreal, and Denmark. He and his wife built their home near Shelley and have enjoyed improving their property.



Preston Brian Condie

Preston has been a member of Frontier Credit Union since 2020. Preston has resided and been employed in Rexburg and Teton Valley for many years. His family has been part of the Eastern Idaho community for generations. He has a strong accounting background in a wide array of industries including public accounting, non-profit accounting with Altura Business Finance, and Retail sales accounting with Iron Horse RV and Trailers in Rexburg. Preston's accounting background has granted him a front row seat to see how access to responsible lending and banking partners can make or break a small business and knows the long-term impact those decisions have on local households, employers, and the broader regional economy. Preston has had unique opportunities to learn from business leaders inside and outside of Eastern Idaho the core values of servant leadership and responsible decision making. He is excited to bring this experience and skillset to the board at Frontier Credit Union.



Stephen Phelps

I have lived in Montpelier for 72 years managing a local business for 32 years. I have participated in several volunteer and civic organizations. I have served two four year terms on the Montpelier City Council. President of the Bear Lake Economic Development Corporation. Assistant City Fire Chief 19 years. Employee at Union Pacific Railroad for 15 years. I am now retired but continue to volunteer with the Bear Lake County Fire Department. I'm an outdoorsman enjoying fishing, hunting, and I have my own Fire Truck which I take my grandkids on in parades.