

NEWS RELEASE

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Gulf Winds Credit Union

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Gulf Winds Credit Union Welcomes Ricardo Loya Urena as Vice President of Technology Operations

Pensacola, Florida (March 19, 2024) — Gulf Winds Credit Union is pleased to welcome Ricardo Loya Urena to the team as the new Vice President of Technology Operations.

With more than 20 years of experience in the financial industry, including a decade specifically dedicated to credit unions, Ricardo offers a wealth of expertise to Gulf Winds. Ricardo brings extensive experience in data engineering, software design, and project management from his tenure at Coastal Credit Union in Raleigh, North Carolina. Prior to that, Ricardo served as the Core Applications Manager and several other technology management roles at the credit union. His demonstrated expertise in tactical operations, project optimization, and effective team leadership positions him as a valuable asset to our team.

Ricardo holds master's degrees in business administration and information systems, both from the University of Central Florida as well as a bachelor's degree in computer science from the University of Ciudad in Juarez, Mexico.

"We are excited to welcome Ricardo to our team," said Walter Stepnowski, Chief Technology Officer of Gulf Winds. "Ricardo's experience and operational leadership skills position him as a strong fit for our culture and align with our commitment to driving innovation."

About Gulf Winds:

Since 1954, Gulf Winds Credit Union has offered products and services that *Move Members Forward*. Gulf Winds provides 81,000+ members with the convenience of 13 branch locations, digital banking, nationwide surcharge-free ATMs and the support of more than 235 knowledgeable employees committed to providing excellent service. Membership is open to anyone that lives, works, worships or attends school in North Florida, Southern Alabama and Southern Georgia. Visit GoGulfWinds.com for more information.

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