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Notice of Annual General Meeting

Notice is hereby given that the 64th Annual General Meeting of Columbia Valley Credit Union will take place on Wednesday April 24, 2019, at the Seniors Centre commencing at 7:00 p.m.

The Meeting shall be for the purpose of receiving reports and financial statements for the year ended December 31, 2018, distribution of earnings, appointment of auditor, election of directors, and any other business of the annual meeting.



Notice of 2018 Results

Shareholder Interest & Loan Interest Refunds

The Board of Directors of Columbia Valley Credit Union has approved payment of:

- 👉 1.25% interest on Class D Investment Savings Accounts
- 👉 9.0% loan interest refund on all loan and mortgage interest paid (some conditions apply)

As a result, over \$565,000 in gross profits was returned to the members of Columbia Valley Credit Union for 2018.

NOTICE OF ELECTION 2019

There will be 5 vacancies on the Columbia Valley Board of Directors at the Annual General Meeting on Wednesday, April 24, 2019. Two for a 3-year term and three for a 2-year term.

Terms expiring:

- Englehart, Janice - Incumbent, name stands**
- Ewan, Glen - Incumbent, name stands**
- Milum, Nola - Incumbent, name stands**
- Ricard, Paul - Incumbent, name stands**
- Sandher, Atma - Incumbent, Mr. Sandher has declined his name for re-election**

We have one nominee - Lyle Johnson

Call for nominations closed December 31, 2018. Being there are 5 vacancies available and 5 candidates, all will be elected by acclamation. Terms will be determined by lot.

AGM Agenda

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| 👉 Call to order | 👉 Report of the auditor |
| 👉 Ascertainment of quorum | 👉 Approval of auditor's report |
| 👉 Appointment of recording secretary | 👉 Appointment of auditor |
| 👉 Adoption of agenda | 👉 Report from Nominating Committee |
| 👉 Approval of minutes | 👉 Elections |
| 👉 Business arising out of minutes | 👉 Unfinished business |
| 👉 Report of the directors | 👉 New business |
| 👉 Report of management | 👉 Good and welfare |
| 👉 Presentation of financial statements | 👉 Adjournment |



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