KRD Credit Union Ltd
www.krdcreditunion.com

Twinned with Arainn Credit Union, Aran Islands, Co. Galway.

Email: AGM@krdcreditunion.com
www.krdcreditunion.com

Dear Member

62nd KRD Credit Union Ltd. Annual General Meeting

We are delighted to enclose details of the **62nd KRD Credit Union Ltd Annual General Meeting** to be held on **Monday 7th December 2026 @ 7.30pm.**

The Board of Directors have decided to hold this year's Annual General Meeting (AGM) as a physical meeting in **Kilrea Golf Club**, Lisnagrot Road, Kilrea. We hope that as many of you as possible will be able to attend and contribute to our meeting. We will be having a celebratory prize draw on the evening and light refreshments will be served.

We want our members to continue to have the opportunity to vote on key decisions about the running of the credit union, including the election of officers.

If you would like to be part of the **physical meeting** at **Kilrea Golf Club**, Lisnagrot Road, Kilrea please forward your **name and member number** to AGM@krdcreditunion.com for registration for the event. You can also register over the phone or in one of our offices.

We will keep our website up to date with important information regarding this year's AGM and we would encourage all interested members to check the following link https://www.krdcreditunion.com/AGM regularly for further information.

If you would like to nominate a member as a candidate for Director or Supervisor this year, please complete the appropriate attached form and return to KRD Credit Union at least three working days prior to the Annual General Meeting.

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Keeping Your Membership Information Up to Date

To ensure we can continue to provide you with the best possible service, it is important that the information we hold about you is accurate and up to date. This includes your address, telephone number, email address and marital status as well as any significant changes in your circumstances such as a change of name, employment status, becoming self-employed, moving overseas, working outside the UK, or any other change that may affect your membership or the services we provide.

When you joined the Credit Union, you were asked to nominate a beneficiary. A beneficiary is the person who will receive your savings in the event of your death. We encourage all members to review their beneficiary nomination regularly and ensure the details we hold remain correct and reflect their current wishes.

Making the Most of Your Credit Union Membership

Your Credit Union membership offers much more than just a savings account. Members can make use of a range of convenient services and benefits, including setting up regular savings and loan repayments through standing orders or payroll deduction (where available), building savings for future goals, accessing affordable loans, and benefiting from the insurance protection available to eligible members.

By actively using your Credit Union account, you are also helping to strengthen our local community. Every pound saved, borrowed and invested through the Credit Union enables us to support local sponsorships, donations, community initiatives and services that benefit members and the wider community.

Dormant Accounts

We encourage members to keep their accounts active by saving regularly, making withdrawals when needed, or using other Credit Union services. If there is no activity on an account for 36 months, it may be classified as dormant in line with regulatory requirements. Should your account become dormant, our team will be happy to help you reactivate it - please contact the office by email, telephone or calling in and a member of our team will be happy to assist you.

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Notice to The Members of KRD Credit Union Ltd

The 62nd Annual General Meeting of KRD Credit Union Ltd will take place on
Monday 7th December 2026 @ 7.30pm

Free prize draw for members attending AGM

A copy of the annual report and accounts will be available for download on our website. www.krdcreditunion.com. Members can access their statement of account/s online or by contacting info@krdcreditunion.com to request a statement.

Please note there are 2 Directors and 1 Supervisor up for re-election this year. If you would like to nominate a member as a candidate for Director or Supervisor, please complete the appropriate form below, and return it to the Credit Union Office at least three working days in advance of the AGM.

Colm McKenna (Secretary)

Nomination Form – Director-Annual General Meeting

We the undersigned, nominate for Director – (Name of Nominee)____________________
Home Address____
Signed (Proposer)______________________________Membership Number____________
Signed (Seconder) ______________________________Membership Number____________
Consent of Nominee- I, as a member, herby agree to be nominated as a candidate for Director on the Board of Directors, and confirm I am of full legal age.
Signed _________________________Date__________Membership Number____________

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Nomination Form – Supervisor-Annual General Meeting

We the undersigned, nominate for Supervisor – (Name of Nominee)_____________________
Home Address ____
Signed (Proposer)______________________________Membership Number_____________
Signed (Seconder) ______________________________Membership Number_____________
Consent of Nominee- I, as a member, herby agree to be nominated as a candidate for the Supervisory Committee on the Board of Directors and confirm I am of full legal age.
Signed _________________________Date__________Membership Number____________

- Nominations must be in writing and be signed by both the proposer and seconder
- The proposer, seconder, and nominee must be members of KRD Credit Union
- The nomination must also be signed by the nominee who must consent to the nomination
- The nominee must be of full legal age, that is, aged 18 or over. Marriage of persons 16-18 also confers full legal age. All members aged 16-18 have voting rights, but cannot be nominated
- Completed Nomination Forms must reach the registered office of KRD Credit Union at least three working days before the date of the Annual General Meeting. They can be sent by hand, post or by email to AGM@krdcreditunion.com

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62nd ANNUAL GENERAL MEETING AGENDA

- ESTABLISHMENT OF A QUORUM
- ADOPTION OF STANDING ORDERS
- READING AND APPROVAL OF MINUTES
- PRESIDENT'S ADDRESS
- TREASURER'S REPORT & CONSIDERATION OF ACCOUNTS
- REPORT OF INDEPENDENT AUDITORS
- APPROVAL BY THE MEMBERS OF DIVIDENDS AND LOAN INTEREST REBATE
- ADOPTION OF RULE AMENDMENTS
- CREDIT COMMITTEE REPORT
- SUPERVISORY/INTERNAL AUDIT REPORT
- CREDIT CONTROL COMMITTEE REPORT
- MEMBERSHIP OFFICERS REPORT
- YOUTH OFFICERS REPORT
- INSURANCE OFFICER REPORT
- NOMINATING COMMITTEE REPORT
- RE-ELECTION & ELECTION OF AUDITORS, DIRECTORS & SUPERVISOR
- ANY OTHER BUSINESS
- ANNOUNCEMENT OF ELECTION RESULTS
- ADJOURNMENT OR CLOSE OF MEETING

I look forward to seeing you on the evening of the AGM and remember to spread the good word about KRD to all your family and friends.

Yours faithfully

Colm McKenna
Secretary KRD Credit Union Ltd.