



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



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

Dear Member

61st KRD Credit Union Ltd. Annual General Meeting

We are delighted to enclose details of the **61st KRD Credit Union Ltd Annual General Meeting** to be held on **Monday 1st December 2025 @ 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.

There will be no virtual meeting this year.

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.

Registered Office: 25/27 Church Street, Kilrea, Co. Derry BT51 5QU.

Also @ 11 Main Street, Ballymoney BT53 6AN & 18 Main Street, Dunloy BT44 9AA.

Credit Unions in Northern Ireland are authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



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If you would like to nominate a member as a candidate for a Director 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.

Member Data

It is crucial that all data we hold about our members is up to date and accurate, this includes email addresses and phone numbers.

At account opening stage, all members will have been asked to appoint a beneficiary. A beneficiary is a nominated person who will receive member's savings in the event that anything happens to them. ***It is important that you know who you have nominated and that the information we hold is up to date.***

To update any of your information or to find out more about account beneficiaries please email info@krdcreditunion.com or call into one of our offices.

Notice to The Members of KRD Credit Union Ltd

**The 61st Annual General Meeting of KRD Credit Union Ltd will take place on
Monday 1st Dec 2025 @ 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 3 Directors up for re-election this year. If you would like to nominate a member as a candidate for Director, please complete the appropriate form below, and return it to the Credit Union Office at least three working days in advance of the AGM.

Benny Knight (Secretary)

Registered Office: 25/27 Church Street, Kilrea, Co. Derry BT51 5QU.

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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, hereby 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 _____

- 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.

61st 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

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- YOUTH OFFICERS REPORT
- INSURANCE OFFICER REPORT
- NOMINATING COMMITTEE REPORT
- RE-ELECTION & ELECTION OF AUDITORS & DIRECTORS
- ANY OTHER BUSINESS
- ANNOUNCEMENT OF ELECTION RESULTS
- ADJOURNMENT OR CLOSE OF MEETING

I look forward to seeing you on the evening of the AGM.

Yours faithfully

Benny Knight
Secretary KRD Credit Union Ltd.

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