



Dear Member,

Annual General Meeting

The Annual General Meeting (AGM) of Waterside Credit Union will be held in the Waterside Theatre, Glendermott Road, Waterside on Monday 15th November 2021 at 7.00pm.

This is a meeting whereby you, a member and owner of the credit union, can have your say on how your Credit Union operates. We will review the performance of the Credit Union for the last year and what we plan to achieve in the coming year.

With Covid-19 continuing to impact on our community, we have taken the decision to hold our Annual General Meeting (AGM) by hybrid means, giving our members the opportunity to participate both at the meeting in person at the Waterside Theatre, or alternatively attend virtually via Zoom.

You will be able to watch the AGM online at <https://zoom.us/jc/join/81309327171>.

Please refer to the form attached which provides details on how to access the Zoom meeting.

In the interest of health and safety, unfortunately there will be no refreshments provided at the AGM.

Doors at the venue will open at 6.30pm to facilitate social distancing. Please bring your passbook with you for verification and to be entered into a draw. A further draw will be held in the office before Christmas for all members. Anyone attending the meeting is asked to hand sanitise on entering the premises and to also wear a mask until they are seated.

The full annual report containing the financial statements for the year-end 30th September 2021 will be available on our website www.watersidecreditunion.co.uk from the 8th November 2021. Queries can be raised prior to the AGM by e-mailing agm@wcu.uk.com. The booklet will also be available in the office.

The Financial Services Compensation Scheme (FSCS) is the UK Deposit Guarantee Scheme. Please find enclosed information regarding FSCS which we are obliged to provide you with every year. The maximum amount of shares permitted in Waterside Credit Union per member is £15,000 from 1st November 2021, therefore every member can be satisfied that all of their shares are protected.

The Standing Orders are also enclosed for your information.

How can you vote?

Members have the opportunity to vote via two options:

1. In person at the AGM or
2. Accessing the voting options through the secure section of the website. Members can log in to their account (where they can access a suite of online options).

Please see attached a guide to help you register your account online if you have not already registered for this service. Online voting will close on **Friday, 12th November 2021 @ 5.00pm.**

In accordance with Rule 50, Rule 51 and Rule 56 of the Standard Rules for NI Credit Unions (2021), three Directors are nominated for re-election to the Board and a further three members are nominated to join the Board.

May we take this opportunity to thank all our members for their loyalty and understanding during these very challenging times. Waterside Credit Union will continue to adapt our services in response to the needs of our members. With your support we are confident that we can continue to put the interests of our members first and ensure that we safeguard your money through good governance and sound management.

Yours faithfully,

Secretary,
Waterside Credit Union Limited.

Enclosed:

- Member statement (if an electronic payment has been made in the last 12 months)
- Guide to using Zoom for our AGM & Guide to accessing online services
- FSCS
- Standing Orders