



Notice of Annual General Meeting

All Members are invited to attend and participate in Kingston Community Credit Union's 2022 Annual General Meeting. As a cooperative, our democratic principles offer our members equal voting rights (one member, one vote) and the ability to participate in setting the credit union's direction. Your participation is part of what makes our credit union a unique place to do business.

Those who wish to participate in our electronic meeting are asked to register via our website, kccu.ca or to contact Mary Lowdon at mldowdon@kccu.ca or (613) 384-5555 for assistance. Registration opens March 6, 2023, and closes on March 28, 2023, at noon.

Voting on the Special Resolution which, if approved, would amend the By-laws of the Credit Union, will be conducted during the meeting by electronic poll by those Members registered and in attendance.

Notice is hereby given that the 2022 Annual General Meeting of Kingston Community Credit Union Limited will be held on Tuesday, March 28, 2023.

The meeting will be held for the purpose of:

- a) approving minutes of the 2021 Annual General Meeting of Members of the Credit Union;
- b) receiving reports of the Chair of the Board, Chair of the Audit Committee, Chair of the Governance Committee, and Chair of the Nominating Committee;
- c) considering and approving financial statements for the fiscal year ended December 31, 2022, with the auditor's report thereon;
- d) appointing the auditors for the fiscal year ending December 31, 2023;
- e) considering passing a Special Resolution which, if approved, would amend the By-laws of the Credit Union:
 - On March 1, 2022, the new act, CUCPA (2020) came into force along with new Regulations to the Act, and (new) Authority Rules issued by the FSRA. As a result a number of housekeeping changes are required to the By-Law 1, including changing references from the old to the new Act, to "Authority rule" where required, to the Chief Executive Officer of FSRA in lieu of the Superintendent of DICO and changes to language to accord with that of the new Act. Gendered language has also been updated. Requirement to report on the gender composition of the Board has been added.
- f) electing Directors; and
- g) considering such other matters as may properly be brought before the meeting.

For the purposes of this meeting, the Record date is March 12, 2023.

Member Proposals

No Member has submitted to the Credit Union notice of a proposal for consideration at the Annual General Meeting, as permitted by s.179 of the Credit Unions and Caisses Populaires Act of Ontario.

Documents Available for Review

Copies of the 2022 Annual Report, including the audited financial statements, the Report of the Auditor, and the Special Resolution will be made available on our website 10 days prior to the meeting and to all those who register. These documents will also be made available by request at the branches of the Credit Union or by email request to mldowdon@kccu.ca.

Dated at Kingston, Ontario this 4th day of March 2023 on behalf of the Board of Directors.

Mary Lowdon, Corporate Secretary