



2025 Annual General Meeting

Tuesday, March 24, 2026 at 7:00pm

Donald Gordon Hotel & Conference Centre, 421 Union Street, Kingston
All members are invited to attend and participate

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 are asked to register in advance via our website, kccu.ca or to contact Mary Lowdon at mldowd@kccu.ca or (613) 384-5555.

Registration opens March 2, 2026, at noon and closes on March 23, 2026, at noon.

Board of Director Elections

Voting for Kingston Community Credit Union's Board of Directors, if required will be completed in advance of the Annual General Meeting. For voting, please visit our website to register or contact Mary Lowdon at mldowd@kccu.ca or (613) 384-5555. All members will be vetted prior to receiving their ballot and election results will be announced at the meeting.

Voting, if applicable, opens March 10, 2026, at noon, and closes March 23, 2026, at noon.

Notice is hereby given that the 2025 Annual General Meeting of Kingston Community Credit Union Limited will be held on Tuesday, March 24, 2026.

The meeting will be held for the purpose of:

- Approving minutes of the 2024 Annual General Meeting of members of the Credit Union
- Receiving reports from the Chair of the Board, Chair of the Audit Committee, Chair of the Governance Committee, and Chair of the Nominating Committee
- Considering and approving financial statements for the fiscal year ended December 31, 2025, with the auditor's report thereon
- Appointing the auditors for the fiscal year ending December 31, 2026
- Reporting on Director election results
- Reporting on the gender diversity of the Board
- Attending to any other items of business that may be raised in accordance with the Credit Union's Bylaws

Member Proposals

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

For the purposes of this meeting, the Record date is March 6, 2026.

Documents Available for Review

Copies of the 2025 Annual Report, including the audited financial statements and the Report of the Auditor will be available on our website 10 days prior to the meeting and to all those who register. These documents will also be available by request at the branches of the Credit Union or by email request to mldowd@kccu.ca.

Dated at Kingston, Ontario this 2nd day of March 2026 on behalf of the Board of Directors.
Mary Lowdon, Corporate Secretary.