



# Notice of First West Credit Union Annual General Meeting and Special Resolution Vote

May 15, 2018

Registration 5:30pm

Meeting 6:30pm

Quality Hotel &  
Conference Centre  
36035 North Parallel Road  
Abbotsford, BC

*Light refreshments will be  
served, RSVP by emailing  
[governance@firstwestcu.ca](mailto:governance@firstwestcu.ca)*

LEARN  
HOW YOU CAN  
**FIGHT HUNGER**  
BY VOTING.

See page 12 for  
more details.

*Attend in-person or view online at [firstwestcu.ca](http://firstwestcu.ca)*

# Important Updates for 2018



In 2017 your votes in the directors' election made a difference for your credit union and the communities we live in by collectively raising \$7,000 for our signature causes: Feed the Valley in our Valley First Region and The Full Cupboard in our Envision and Island Savings regions.

This year we want to give back to our communities more than ever and are making it more attractive for members to vote online. For every valid ballot cast online we will donate \$2 to that region's signature cause and for valid ballots cast in-branch and by mail, we will donate \$1 to that region's signature cause.

## **MAKING IT EASIER TO VOTE ONLINE**

We are making it easier for members to vote online. In previous years if members chose to vote online, they had to be signed up for online banking. This year, all eligible members—not only those who bank online—may vote using a secure online voting site. The link to the site is available through any of our websites and on our mobile banking app. All you need to vote online is the unique voting code included on your ballot.

## **MAIL-IN BALLOTS**

Members also have the option to vote by mail using the ballot included in the Notice of AGM. See page 11 for more information on how to complete a mail-in ballot.

## **IF YOU CAN'T ATTEND THE AGM IN PERSON— PLEASE WATCH BY WEBCAST**

We are once again offering members the option of watching the AGM by webcast. Just go to the First West Credit Union homepage, click on the applicable link and watch our AGM.

# Notice of 2018 First West Credit Union Annual General Meeting

Notice is hereby given that First West Credit Union will hold its 2018 annual general meeting at 6:30 p.m. on May 15, 2018 at the Quality Hotel & Conference Centre in Abbotsford, British Columbia.

## ANNUAL REPORT

Copies of First West's 2017 audited financial statements will be available free of charge at the annual general meeting or at any First West Credit Union branch.

The 2017 First West Credit Union annual report can be viewed online at [annualreport.firstwestcu.ca/2017](http://annualreport.firstwestcu.ca/2017).

## PRELIMINARY AGENDA

- Call to order
- Ascertainment of quorum
- Welcome and Introductions
- Appointment of recording secretary, parliamentarian
- Adoption of rules of conduct and Agenda
- Approval of minutes of 2017 AGM
- Business arising from minutes
- Report of directors
- Report of management
- Presentation of financial statements
- Report of auditors
- Approval of auditors' report
- Appointment of auditors
- New business
- Good and welfare
- Adjournment

# First West Credit Union Financial Statements

## MANAGEMENT'S RESPONSIBILITY

Management is responsible for preparing the accompanying summarized consolidated financial statements and is responsible for their integrity and objectivity.

The financial statements are prepared on a summarized basis to comply with various statutory and contractual obligations. The basis of presentation adopted is not in conformity with International Financial Reporting Standards in that the financial statements do not contain all the disclosures required by International Financial Reporting Standards.

The basis of presentation is considered by management to be most appropriate for the broad communication of financial information to the members but readers are cautioned that these statements may not be appropriate for their specific purposes.

Complete consolidated financial statements have been prepared and can be viewed online at [annualreport.firstwestcu.ca/2017](http://annualreport.firstwestcu.ca/2017) or by request in any of our branches.

*Launi Skinner*

Launi Skinner  
Chief Executive Officer

*Thomas Webster*

Thomas Webster  
Chief Financial Officer

# Report of the Independent Auditor on the Summarized Consolidated Financial Statements

## TO THE MEMBERS OF FIRST WEST CREDIT UNION

The accompanying summarized consolidated financial statements, which comprise the summarized consolidated statement of financial position as at December 31, 2017, and the summarized consolidated statement of profit or loss for the year then ended, are derived from the audited consolidated financial statements of First West Credit Union ("First West") for the year ended December 31, 2017. We expressed an unmodified audit opinion on those financial statements in our report dated March 12, 2018.

The summarized consolidated financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summarized consolidated financial statements, therefore, is not a substitute for reading the audited consolidated financial statements of First West.

## MANAGEMENT'S RESPONSIBILITY FOR THE SUMMARIZED CONSOLIDATED FINANCIAL STATEMENTS

Management is responsible for the preparation of the summarized consolidated financial statements on the basis described in note 1.

## AUDITORS' RESPONSIBILITY

Our responsibility is to express an opinion on the summarized consolidated financial statements based on our procedures, which were conducted in accordance with Canadian Auditing Standard ("CAS") 810, "Engagements to Report on Summary Financial Statements."

## OPINION

In our opinion, the summarized consolidated financial statements derived from the audited consolidated financial statements of First West for the year ended December 31, 2017 are a fair summary of those consolidated financial statements, on the basis described in note 1.



Chartered Professional Accountants  
March 12, 2018  
Vancouver, Canada

## First West Credit Union

### Summarized Consolidated Statement of Financial Position

Year ended December 31 (in thousands of dollars)	2017	2016
<b>Assets</b>		
Cash resources	\$ 88,516	\$ 479,200
Loans to members	8,229,577	7,496,473
Investments	1,219,429	1,230,233
Other assets	332,228	316,842
	<u>\$ 9,869,750</u>	<u>\$ 9,522,748</u>
<b>Liabilities and Members' Equity</b>		
Deposits from members	\$ 8,773,030	\$ 8,440,948
Borrowings	375,481	403,319
Other liabilities	110,329	83,771
	<u>9,258,840</u>	<u>8,928,038</u>
Members' equity	610,910	594,710
	<u>\$ 9,869,750</u>	<u>\$ 9,522,748</u>

## First West Credit Union

### Summarized Consolidated Statement of Profit or Loss

Year ended December 31 (in thousands of dollars)	2017	2016
Interest income	\$ 295,533	\$ 276,467
Interest expense	110,346	107,223
Net interest income	185,187	169,244
Provision for credit losses	6,700	6,692
	<u>178,487</u>	<u>162,552</u>
Fee and commission income	85,562	80,907
Other income	27,495	21,256
	<u>291,544</u>	<u>264,715</u>
Personnel expenses	146,589	139,928
Other expenses	92,686	89,621
Income tax expense	10,105	6,011
Profit for the year	<u>\$ 42,164</u>	<u>\$ 29,155</u>

#### \*Note 1. Basis of Preparation

These summary consolidated financial statements have been prepared in accordance with Section 128(4) of the Financial Institutions Act and are derived from the complete audited consolidated financial statements, prepared in accordance with International Financial Reporting Standards, as at and for the year ended December 31, 2017. Those audited consolidated financial statements were approved by the Credit Union's Board of Directors on March 12, 2018 and are located on First West's website at <http://www.annualreport.firstwestcu.ca/> and can also be obtained at any of our branches.

# Board of Directors Candidates and Election

## HOW FIRST WEST'S BOARD IS ELECTED

First West's members elect directors to represent one of the credit union's regions or to serve at-large. The regions are defined as:

- **Envision Region:** Lower Mainland (outside Vancouver)
- **Island Savings Region:** Vancouver Island and the Gulf Islands
- **Valley First Region:** Okanagan, Similkameen and Thompson valleys, including Enderby

Depending on the regional seats available, at-large directors may reside within one of First West's regions or in other parts of B.C. outside First West's service area.

## THE ELECTION PROCESS FOR 2018

In 2018, the terms of four directors expire at the conclusion of the AGM: one from the Island Savings Region, two from the Envision Region and one from the Valley First Region.

A call for nominations was issued on Jan. 3, 2018, advising members that the board was particularly seeking candidates with skill and experience in the following core areas:

- Entrepreneurial leadership
- Financial accounting and audit
- Technology and digital transformation

Beyond the core areas, the board was also seeking candidates with experience in the following value-adding areas:

- Marketing and branding
- Human resources management
- Investment management
- General insurance knowledge

The board recognizes having diverse backgrounds and perspectives to represent our member base makes good business sense and was particularly interested in attracting high-calibre individuals who are:

- Female
- Non-Caucasian

At the close of nominations on Feb. 9, 2018, seven candidates had submitted nomination papers. After a thorough candidate interview process, the Nominations and Elections Committee endorsed four candidates for two Envision Region seats and two at-large seats. Although not required to, the candidates who were not endorsed subsequently withdrew their candidacy and the following candidates were declared elected by acclamation:

<b>Envision Region</b>	<b>At-large</b>
Darryl Kropp	Wayne Becker
David Letkemann	Riyaz Devji

## IMPORTANT INFORMATION ABOUT FIRST WEST'S ENDORSEMENT PROCESS

Endorsement helps members identify which candidates have the skills, experience and personal qualities needed to oversee the credit union on behalf of the membership.

Each year the board evaluates its current composition and skill set and identifies any critical skills, experience or expertise that would be beneficial to attract to the board given changes in our market and evolving strategic direction. The board also considers diversity in (but not limited to) gender, ethnicity/culture, geography and age. The Nominations and Elections Committee then seeks candidates with those attributes.

With insight gained through information submitted by candidates and the results of candidate interviews, the Nominations and Elections Committee decides which candidates would bring the most overall value to the board if elected. In 2018, the committee was assisted in its work by an independent company that checked references and interviewed candidates. Doing so helped ensure the committee had an objective view of the large field of candidates when making endorsement decisions.

The committee then endorses at least as many candidates as there are positions available in the election, and may endorse more if they feel there are more qualified candidates than there are positions available.

Endorsement isn't a popularity contest—the committee works hard to remain impartial and objective. Incumbent candidates, for example, are not automatically endorsed—they are subject to the same assessment and interview process as other candidates, and only receive endorsement if their skills, experience and attributes meet the objectives of the credit union.

# Elected by Acclamation (At Large)



**Wayne  
Becker**

**Endorsed**  
Certified  
Professional  
Accountant

I have been an active Kamloops community member for 45 years. I am a director for Rotary and was the past president in 1990. My directorships also include Kamloops Chamber of Commerce and Caribou College Foundation (now Thompson Rivers University). I have also been involved in Junior Achievement in local high schools and have assisted organizing blood donor drives for The Red Cross. Coaching minor hockey and baseball are also my passions.

I graduated from Kamloops Senior Secondary followed up by earning a Bachelor Degree in Arts from Simon Fraser University with concentrations in accounting/economics. In 1984 I received the Chartered Accountant designation.

After articling with Price Waterhouse, I practiced accounting as a partner in a firm known in its final form as Becker Daley. After 28 years in accounting, I sold my interest in the firm. Over the course of my career, I also served as a director of Practice Review

for the Institute of Chartered Accountants of British Columbia. My experiences also include participating in land development in Kamloops and other area markets.

I am proudly married to Judy and together we have raised three adult children.

As a seven year director of First West Credit Union, I am currently the Vice-Chair of the Audit and Risk Management Committee and a member of the Investment and Loan Committee.

I look forward to continuing to serve First West Credit Union by making decisions that are best for our membership and the organization.

## **KEY STRENGTHS**

1. Financial accounting and audit
2. Entrepreneurial Leadership
3. Risk Management



**Riyaz  
Devji**

**Endorsed**  
Management  
Consultant  
for Treehouse Foods

Originally from London, England, I moved to Vancouver more than 50 years ago, where my wife and I raised two daughters.

I am currently a Management Consultant for Treehouse Foods. My journey leading to this role started in 1977, when I was hired to pack teabags for North American Tea and Coffee Inc., a family business started by my two uncles. I joined the company fulltime in 1984 with a focus on sales, manufacturing operations and administration. The skills I learned helped expand my responsibilities and I became managing director, where I oversaw operations for the entire company.

After my uncles retired, I purchased their company shares and became sole owner. Under my leadership, the company grew to be one of Canada's largest private-label manufacturing and distribution companies. The company continued to grow and in 2013 was sold to Treehouse Foods.

My years in business have taught me the intricacies of manufacturing and distribution,

sales and marketing of customer brands, developing and implementing strategic plans, financing, human relations and succession planning. Beyond my consultant role, I also serve as a board member and member of the risk management and audit committee for Junior Achievement of British Columbia.

I have been a credit union member for more than 25 years and look forward to serving and being part of First West's continued success by contributing my expertise in running a mid-sized business.

## **KEY STRENGTHS**

1. Entrepreneurial leadership
2. Financial accounting and audit
3. Strategic planning

# Elected by Acclamation (Envision Region)



## Darryl Kropp

### Endorsed

Canadian  
Practice Manager  
RedMane Technology  
Canada

My name is Darryl Kropp and I look forward to helping build a stronger credit union.

I have been a member of First West Credit Union in the Envision Region for 20 years and was offered a glimpse of First West's organization and culture in 2013. While completing a Lean Blackbelt and leading Continuous Improvement at Cascade Aerospace, I was able to partner with some great First West people and also be part of our organizations learning from each other. I saw a culture that was aligned from top to bottom on creating the ultimate customer experience and eliminating waste.

I have more than 20 years of technology leadership experience in utilities, aerospace, and human services and now lead the Vancouver practice for RedMane Technology Canada. We exist to bring innovative technology solutions that improve the lives of people in need. I would like to apply this expertise to how we can best use technology

to bring innovative products and services to our members.

The regulatory landscape for credit unions is changing quickly. I have a passion for strategic planning and organizational leadership and I look forward to applying those skills to the First West board as it evaluates opportunities and charts the course forward.

My wife and I have lived in Abbotsford for 17 years and have three children. We are part of Northview Community Church, where I serve as chair of the board. My favorite family activities are things we can do together: skiing, boating, and travelling.

### KEY STRENGTHS

1. Technology
2. Strategic planning
3. Risk management



## David Letkemann

### Endorsed

Partner,  
Linley Welwood LLP

I am a partner with the law firm of Linley Welwood, an Abbotsford firm focused on providing business law services, where I practice civil litigation. I graduated from law school at the University of British Columbia in 1995, and from Simon Fraser University with a Bachelor of Business Administration with a double concentration in marketing and finance in 1992. I have served as a volunteer director with the non-profit Run for Water Society since its inception in 2007, which raises money for clean water in Africa while staging an annual multi-distance run in Abbotsford. I live in Abbotsford with my wife and three children, and have grown up in the neighbouring cities of Abbotsford and Chilliwack.

I have been a member of First West Credit Union in the Envision Region, and its predecessor credit unions Envision and First Heritage Savings, for approximately 30 years. First West has always treated me fairly and

with a genuine desire to help me. I began serving as a director for First West (then Envision) in 2006, and currently serve as Vice-Chair of the Board and Chair of the Conduct Review and Governance Committee. I have a keen interest in governance, policy and risk, and feel that this, as well as my academic and professional background give me the tools to add value to First West. I believe in our unique organizational model, and would be privileged to champion First West as we move into the future.

### KEY STRENGTHS

1. Law and regulatory control/governance
2. Credit union/cooperative sector experience
3. Entrepreneurial leadership

# Special Resolution, Summary and Rationale

*A special resolution is a significant action or change by the credit union that must be approved by the board of directors, then voted on and passed by the general membership before adoption.*

*First West Credit Union members are asked to consider the following special resolution and, if deemed fit, to approve the resolution by voting "For" on the supplied ballot. To pass, a special resolution must be approved by no less than two-thirds of the votes cast by members eligible to vote.*

## **AMENDMENTS TO THE CREDIT UNION'S RULES – REDUCING THE NUMBER OF EQUITY SHARE CLASSES**

First West's rules currently include references to a number of equity share classes. Beyond the Class A membership equity shares all First West members must hold and which will not be affected by these amendments, these share classes include:

- Class B Investment Equity Shares
- Class C Investment Equity Shares
- Class D Retirement Plan Equity Shares
- Class E Participation Equity Shares
- Class F Participation Equity Shares
- Class G Participation Equity Shares
- Class H Partner Non-Equity Shares

These equity shares have not been available for purchase since First West Credit Union's formation in 2010. Nonetheless, because members held equity shares in the credit unions that merged to form First West, there are still outstanding balances in Class B, Class C and Class D and First West continues to pay quarterly dividends.

To simplify First West's equity share structure, increase administration efficiency and position the credit union for the possibility of future share issuances, the board of directors recommends the number of equity share classes included in the credit union's rules be reduced. Specifically, the rules would be amended to:

- Combine Class B Investment Equity Shares, Class C Investment Equity Shares and Class D Retirement Plan Equity Shares into a single share class named Class B Equity Shares; this new share class would have new rights and restrictions drawn from the existing rights and restrictions of the three former share classes to offer both shareholders and the credit union flexibility in working with them in future
- Change the name of Class G Participation Equity Shares to Class C Equity Shares, maintaining the existing rights and restrictions currently associated with the Class G Participation Equity Shares; this share class would be used in the event of future share issuances
- Eliminate Class E Participation Equity Shares, Class F Participation Equity Shares and Class H Partner Non-Equity Shares, none of which are issued, as noted above

Following these amendments, the rules would make reference to Class B Equity Shares and Class C Equity Shares.

Members who hold Class B Investment Equity Shares, Class C Investment Equity Shares and Class D Retirement Plan Equity Shares will also be required to approve the amendments through separate resolutions, as these changes affect the names, rights and restrictions associated with their shares.

## Special Resolution for holders of First West Credit Union Class A Membership Equity Shares

### **SPECIAL RESOLUTION #1**

#### **AMENDMENTS TO REDUCE THE NUMBER OF EQUITY SHARE CLASSES**

**BE IT RESOLVED, as a Special Resolution, that:**

- 1.** The special rights and restrictions attaching to the Class "B" Investment Equity Shares, the Class "C" Investment Equity Shares and the Class "D" Retirement Plan Equity Shares, both issued and unissued, be abrogated and replaced with the special rights and restrictions attached hereto to be set forth in Schedule "A" to the Rules of the credit union;
- 2.** The name or designation of the Class "B" Investment Equity Shares, the Class "C" Investment Equity Shares and the Class "D" Retirement Plan Equity Shares, both issued and unissued,

be altered to Class "B" Equity Shares, all such shares being consolidated into a single class of shares;

- 3.** The name or designation of the Class "G" Participation Equity Shares, none of which are issued, be altered to Class "C" Equity Shares;

- 4.** The Class "E" Participation Equity Shares, Class "F" Participation Equity Shares and Class "H" Partner Non-Equity Shares, none of which are issued, be cancelled;

- 5.** Schedule "A" to the Rules of the credit union be altered to reflect the foregoing changes to the shares of the credit union;

6. The Rules of the credit union be altered to reflect the foregoing changes to the shares of the credit union as follows:

- a.** Rule 3.3 as presently written be deleted and the following substituted therefor:

"3.3 Share Classes - The shares of the credit union shall be divided into the following classes of shares each consisting of an unlimited number of shares: Class "A" Membership Equity Shares, Class "B" Equity Shares and Class "C" Equity Shares."

- b.** Rule 3.5 as presently written be deleted and the following substituted therefor:

"3.5 Share Value - All equity shares of the credit union shall be issued at and have a par value of one dollar (\$1.00) each."

- c.** Rule 3.30 as presently written be deleted and the following substituted therefor:

"3.30 Maximum Share Subscription - Subject to these Rules, the Credit Union Incorporation Act, and the policy of the credit union respecting subscriptions for shares as determined by the directors from time to time:

- a.** a member may subscribe for and hold a maximum of 1,000 Class "A" Membership Equity Shares;
- b.** a member may not subscribe for any further Class "B" Equity Shares; and
- c.** a member may subscribe for a maximum of such amount of Class "C" Equity Shares of a particular series as the directors may determine at the time of the first issue of that series of such shares."

## RIGHTS AND RESTRICTIONS

Class "B" Equity Shares have attached thereto the following rights and restrictions:

- a.** Class "B" Equity Shares may only be issued to a member of the credit union.

**b.** Subject to the Credit Union Incorporation Act, the credit union shall, upon written request of a member, redeem all or any portion of the Class "B" Equity Shares held by a member.

**c.** Subject to the Credit Union Incorporation Act, the credit union may redeem all or any portion of the Class "B" Equity Shares held by a member if:

- i.** the member is a natural person and dies, subject to Rule 3.15 and subject to any contrary instruction of the personal representative of the deceased member to transfer the shares to a person entitled to hold the same pursuant to the Credit Union Incorporation Act and these Rules;
- ii.** the member is an incorporated company and is dissolved or wound up;
- iii.** the credit union terminates the membership of the member;
- iv.** the member withdraws from membership in the credit union;

- v.** the member is a partnership which dissolves; or
- vi.** the member, in any other case, ceases to be a legal entity according to the statute by or pursuant to which it was created.

**vii.** The credit union may require evidence as to the events described above before redeeming Class "B" Equity Shares.

**d.** Subject to the Credit Union Incorporation Act, the credit union may redeem any Class "B" Equity Shares held by a member on such terms and conditions and at such times as the directors, in their discretion, resolve.

**e.** Notwithstanding the foregoing, but subject to the Credit Union Incorporation Act, the amount of Class "B" Equity Shares that the credit union may be required to redeem in any calendar year may, in the discretion of the directors, be limited to 10% of the total amount of such shares issued and outstanding on the last day of the immediately preceding year.

**f.** Any redemption or purchase of Class "B" Equity Shares shall be at par value plus any dividends declared but unpaid thereon.

# Special Resolution Q & A

## **Why does the board need members to approve rule changes?**

The law requires each credit union to have a set of rules for its conduct. These rules are approved by the credit union's membership, and any changes to those rules must also be approved by the membership through a special resolution supported by at least two-thirds of members who cast ballots.

## **What amendments is the board proposing?**

The board is proposing rule amendments that would reduce the number of equity share classes. Doing so would simplify First West's equity share structure, increase administration efficiency and position the credit union for the possibility of future share issuances.

## **What are equity shares?**

Equity shares are investment products offered from time to time to allow members to invest directly in their credit union, particularly when the credit union is raising capital to fund projects like building new branches or upgrading information technology systems.

First West Credit Union has not offered equity shares for purchase since its formation in 2010. Nonetheless, because members held equity shares in the credit unions that merged to form First West, there are still outstanding balances in Class B, Class C and Class D and First West continues to pay quarterly dividends.

## **What is First West's current equity share structure?**

Beyond the Class A membership equity shares all First West members must hold (and which will not be affected by these amendments) First West's rules currently include references to

the following share classes:

- Class B Investment Equity Shares
- Class C Investment Equity Shares
- Class D Retirement Plan Equity Shares
- Class E Participation Equity Shares
- Class F Participation Equity Shares
- Class G Participation Equity Shares
- Class H Partner Non-Equity Shares

## **How will the proposed amendments simplify the equity share structure?**

The proposed amendments would:

- Combine Class B Investment Equity Shares, Class C Investment Equity Shares and Class D Retirement Plan Equity Shares into a single share class named Class B Equity Shares
- Change the name of Class G Participation Equity Shares to Class C Equity Shares
- Eliminate Class E Participation Equity Shares, Class F Participation Equity Shares and Class H Partner Non-Equity Shares

## **Will the changes to the credit union's equity share structure affect the value of my equity shares?**

No—the value of all equity shares will remain the same.

## **Will the credit union pay dividends on Class B Equity Shares?**

The way dividends are paid will not change once the Class B Investment Equity Shares, Class C Investment Equity Shares and Class D Retirement Plan Equity Shares have been combined into Class B Equity Shares.

# Voting Q & A

## **When is the voting period?**

Voting online will begin at 9 a.m. on April 3 and will close at 3 p.m. on May 5. In-branch voting will open at 9 a.m. on April 16 and will close at 3 p.m. on May 5. All mail-in ballots must be received by our third-party counter by May 7.

## **Why does online voting work differently this year?**

This year online voting is available to all eligible members, not just those who are signed up for online banking. All you have to do is click the link to a secure webpage on your regional website and input the unique identifier provided on your ballot. This helps our third-party counter verify you are eligible to vote.

## **I have two accounts—why can't I vote twice?**

Each member is entitled to a single vote, regardless of the number of accounts he or she holds. Members who hold Class B, C or D equity shares are also entitled to vote on the special resolution once for each class of shares they hold.

## **I have a business membership. How can I vote?**

A business or organization may vote by assigning a non-member to vote on its behalf. Eligible business can

vote in-branch or through the mail-in ballot. Either your branch or our governance team at [governance@firstwestcu.ca](mailto:governance@firstwestcu.ca) can explain the process. Or refer to page 11 of this Notice for more information.

## **Can I allow someone else to vote on my behalf?**

First West's rules do not allow members to vote by proxy. The only exception is business members, who must assign a non-member to vote on behalf of the business.

## **My notice went to my old address—who do I call?**

Please contact your branch to provide them with your updated mailing address.

## **I don't want people to know how I voted—how are you protecting my privacy?**

All ballots—online, in-branch and mail-in—are identified only by a unique, randomly generated code and are counted by a neutral, third-party agency under the supervision of a returning officer who is not an employee of First West.

## **Can I vote online with my smart phone?**

Yes. This year we are pleased to introduce electronic voting through links available on our mobile applications.

# Voting Information *Voting period April 3 - May 5*

## *Individuals*

## Three Ways to Vote

To be eligible to vote, you must be a member in good standing as of November 30, 2017. This means you must be:

- 19 or older
- Hold a minimum of five Class A membership equity shares
- Not more than 90 days delinquent in any obligation to the credit union

Proxy voting is not permitted.

### **ONLINE** *(Voting opens April 3)*

1. Click the "VOTE NOW" link from any of our home pages
2. Enter your unique voting code (included on your ballot with the Notice of AGM)
3. Follow the instructions

### **MAIL-IN** *(Must be received by May 7)*

1. Make your vote selections
2. Remove stub
3. Seal ballot
4. Drop off at any Canada Post mailbox or any First West branch

### **IN-BRANCH** *(Voting opens April 16)*

1. Visit any branch
2. Request a ballot
3. Complete the verification form
4. Complete the ballot, seal and drop in the ballot box

## *Organizations*

## Two Ways to Vote

Incorporated businesses, partnerships, incorporated associations or unincorporated associations may vote by assigning a representative who must be:

- A non-member
- At least 19 years old
- Authorized to vote by an officer of the business or organization

### **MAIL-IN** *(Must be received by May 7)*

1. Complete the business/organization declaration appointing a non-member to vote on behalf of your business/organization
2. Provide the declaration and ballot to the non-member designated to vote and ask him or her to complete it
3. The designated non-member completes the ballot, removes the stub and seals the ballot
4. Drop off at any Canada Post mailbox or any First West branch

### **IN-BRANCH** *(Voting opens April 16)*

1. Visit your First West branch
2. Tell any branch representative you would like to vote as a business or other organization
3. Complete the business/organization declaration appointing a non-member to vote on behalf of your business/organization
4. Provide the declaration and ballot to the person you have designated to vote and ask him or her to complete it
5. The designated person will complete the ballot and deposit it in the ballot box

We understand you're busy. If you can't make it into the branch to get the declaration form, email us at [governance@firstwestcu.ca](mailto:governance@firstwestcu.ca) and we'll email it to you.

# YOUR VOTE CAN HELP FIGHT HUNGER IN OUR COMMUNITIES!



**FOOD – FUNDS – AWARENESS**

**Since 2014, your votes have made a difference and helped fight hunger in the communities we serve by collectively raising almost \$20,000 for our signature causes.**

This year, for every valid ballot we receive online we will donate \$2 to one of First West's signature causes: The Full Cupboard in the Envision Region, The Full Cupboard in the Island Savings Region, and Feed the Valley in the Valley First Region. For ballots cast in-branch or by mail we will donate \$1 to one of First West's signature causes.