

# DIRECTORS ELECTION & VOTING: Frequently Asked Questions

## **What does the Nelson & District Credit Union (NDCU) Board of Directors do?**

The democratic structure of credit unions is what makes the NDCU Board of Directors unique. While the daily operations of NDCU are the responsibility of management, our policies and procedures are set and monitored by our Board of Directors that is elected by the membership. The Board's job is to serve the members by overseeing the affairs of the credit union and its performance. Our directors work with the senior management team to review and approve NDCU's strategic direction and ensure compliance with statutory and regulatory requirements. Having engaged and skilled directors is vital to the success of NDCU. We rely on directors for their business experience, integrity, financial knowledge, and sound judgment.

## **Who can vote?**

If you are a member, aged 19 or older, in good standing with a minimum of \$25 in membership shares as of March 29, 2026, you are eligible to vote. Each eligible member has one vote which gives you an equal voice in shaping the future of our credit union. No member can vote more than once regardless of the number of membership accounts held at NDCU.

## **What are membership shares?**

The purchase of membership shares is a requirement of all members of a credit union. These shares represent ownership in the credit union and are a means for members to participate in its governance and decision-making processes. Membership shares contribute to the credit union's capital base, providing a stable source of funds that can be used to support lending activities, cover operational expenses, and ensure the financial stability of the credit union.

## **What does "in good standing" mean?**

To be considered a member in good standing, you must hold the minimum number of Membership Shares (\$25) as defined by the NDCU Official Rules and you are not more than 90 days delinquent in any obligation to the Credit Union.

## **I have a joint account. Am I eligible to vote?**

On a joint account with two or more members, where only \$25 is held in membership shares, only the first member named on that joint account is entitled to vote. If two adult members under one joint account own the minimum membership shares (\$25 in membership shares each for both parties), the two members will have the right to vote.

## **Can a sole proprietorship cast a vote?**

In the case of sole proprietorships, since the person and the business are considered the same legal entity, only one vote is allowed, and the vote must be cast under the personal member number.

## **What about non-individual accounts?**

To participate in the election, all eligible non-individual members (co-operatives, incorporated companies, limited liability partnerships, registered societies) must designate an Authorized Voter to vote on their behalf. An Authorized Voter cannot be a member of NDCU. No person may represent more than one non-individual member. The Voter Authorization form can be **downloaded here** and emailed to the NDCU Election Officer at **agm@nelsoncu.com** by 5:00pm PT on March 27, 2026. Unincorporated associations and social clubs are not eligible to participate in the election, as they are not legal entities.

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### How and where do I vote?

Between 9:00am PT Monday, April 13 and 5:00pm PT Friday, April 17, 2026, eligible members can vote using our simple and secure online voting system via any computer, mobile device, or our in-branch kiosks. Starting April 13, you'll find an active link to the voting site on the NDCU homepage, at [www.nelsoncu.com/elections](http://www.nelsoncu.com/elections), and in an email that will be sent on Monday, April 13 to members that have an email registered on our banking system.

### What if I can't make it to a branch or vote online?

You can request a mail-in ballot by contacting the NDCU Election Officer:

- **1.877.352.7207 (ext. 2250)**
- [agm@nelsoncu.com](mailto:agm@nelsoncu.com)

Your request for a mail-in ballot must be received no later than Noon PT on March 31, 2026. If you qualify to vote in the election, a ballot will be sent by mail to the address listed on the request form.

Your completed ballot must be received by 4:00pm PT on Friday, April 17 at the Nelson Branch Administrative Office to be included in the final vote tabulations.

### What information do I need to vote?

To access the voting site, personal members will enter their 8-digit member number (Voter ID) and date of birth (password).

The date of birth must be entered in the DDMMYYYY format. Leading zeroes must be included. For example, March 8, 1978 would be 08031978.

Authorized Voters will need to enter the 8-digit member number (Voter ID) of the non-individual they represent and their own date of birth (password).

### How many directors can I vote for?

The 2026 Directors Election will fill two positions on the NDCU Board of Directors. Each Director at Large position carries a three-year term. When you cast your ballot, you may select one candidate or select two candidates, and your vote will be valid. Candidate information can be found at [www.nelsoncu.com/elections](http://www.nelsoncu.com/elections).

### I am not sure if my online vote registered successfully. What can I do?

You can log back into the voting website, and a confirmation receipt showing your completed ballot will be available to view if your vote has been submitted successfully. When you vote, you can also select to receive an email confirmation that your vote was submitted.

### Who is overseeing the election and vote count?

The election process will be administered and overseen by Credit Union Executives Society (CUES), an independent third-party service provider. CUES has managed many elections for Canadian credit unions and uses secure, state-of-the-art technology to ensure their processes and results remain confidential. CUES has access only to information required to administer the election. Following the close of voting, CUES will tabulate the results of all ballots. All voting data will be digitally transmitted in an encrypted format.

### When will voting results be announced?

The voting results will be announced at our Annual General Meeting held virtually on Tuesday, May 5, 2026 at 7pm PT. Further details and a registration link will be made available at [www.nelsoncu.com/elections](http://www.nelsoncu.com/elections) in advance of the meeting.

## More questions?

If you have other questions, please feel free to contact us by phone at **1.877.352.7207** or by email at [agm@nelsoncu.com](mailto:agm@nelsoncu.com).