

DOLLAR\$&\$ENSE

MARCH 2025

A NEWSLETTER OF NELSON & DISTRICT CREDIT UNION

2025-26 Board of Directors Elections



Cast your vote for your Nelson Representative Area director

Nelson & District Credit Union's Board of Directors has nine members. This year, five terms are expiring. An election will occur for the Nelson Representative Area only, with 4 individuals running for election to 2 positions. The remaining three positions are filled by acclamation.

Election

- Director Nelson Representative Area - Four candidates running for 2, three-year terms
 - Zoë Creighton, Incumbent
 - John Dutton, New candidate
 - Colin McClure, Incumbent
 - Tanya Momtazian, New candidate

Acclaimed

- Director At Large: Laureen Barker
- Director Rossland Representative Area: Brent Anhel
- Director Rossland Representative Area: Michael Ramsey

How to vote

In-branch voting runs from **Tuesday, April 15 to Thursday,**

April 17, 2025 – between 10am and 4pm each day, in the Nelson Community Branch only.

Mail-in ballots must be received no later than Thursday, April 17, 2025. Members who wish to mail their ballot must first contact NDCU by phone or email between March 24 and April 11, 2025 in order to receive a ballot.

Contact: Karla Whitaker at kwhitaker@nelsoncu.com or 250-352-7207, ext. 2250

Voter eligibility

Only members of the Nelson Community Branch are eligible to vote for the Director – Nelson Representative Area position.

Members must be in good standing by having the required number of Membership Equity Shares at least fifteen (15) days prior to the first business day on which voting takes place. Joint account holders must each have the required number of Membership Equity Shares. Junior members (18 years of age or under) are not eligible to vote.

Results of the election will be announced at the NDCU AGM on Tuesday, May 6, 2025, and posted in branches and online on May 7.

2025-26 Board of Directors Elections

Director Nominees for the Nelson Representative Area



Incumbent Zoë Creighton

Hello NDCU Members. It has been a great privilege to represent your interests on the board of directors for the past three years. What an incredible team. If re-elected I look forward to deepening my understanding of the dynamic environment in which we operate, while increasing my effectiveness on the board.

As NDCU grows and thrives as an independent credit union within an increasingly challenging regulatory and technological context, I will continue to draw upon my broad background in co-operative governance to support the board and management to make strong and inclusive decisions when determining NDCU's strategic direction.

As the former co-executive director of the BC Co-operative Association (BCCA) and the current executive director of the Upper Columbia Co-op Council, I have established connections within the regional and provincial co-op and credit union sector, which have strengthened my current roles as NDCU's Governance Committee Chair and Executive Committee Member.

I have served on the boards of the BCCA, the Kootenay Co-op, and Kootenay Co-op Radio. These positions have provided direct experience in the importance of collaboration, transparent decision-making, and clear communications to support strong board relationships with members, management, and staff.

I have lived in the Nelson area since 1992 and have seen NDCU's positive impact on the communities we serve. My enthusiasm for re-election is grounded

in a desire to deepen this impact and to support our credit union's role in keeping this region economically, environmentally, and socially resilient through our mission of *Enriching Lives Locally*.



New Candidate John Dutton

It's an honour to be a candidate for election as a Nelson Area Representative.

One of my goals is to always participate on at least one board in an effort to give back to the community. My previous board experience includes being a member and chair of Slocan Riverwatch Society for four years, seven years on the Nelson Kootenay Lake Tourism Board, and in June of 2025 I will have completed a seven year term as a government appointed member on the Selkirk College Board of Governors.

Professionally I am an entrepreneur, businessperson, and backcountry ski guide certified through the Association of Canadian Mountain Guides. In 2010, I started Nelson Whitewater Rafting Company and operated it for 10 years until covid hit in 2020. Since 2015 I have been the manager of the Prestige Marina and became a partner in 2019. As well, I am the owner of Nelson Paddleboard and Kayak Rentals. My wife Kristi and I own a rental property in Slocan Park which we are currently developing to add more housing. When we became members of the NDCU we found that the individualized service of a smaller bank far exceeded what we had experienced elsewhere, and the NDCU has been instrumental in helping us to achieve our goals.

Serving on a board is a wonderful opportunity for self improvement, to meet interesting and smart people, and to participate as a change maker in important organizations.

I hope to receive your vote for Nelson Area Representative.

Thank you.



Incumbent Colin McClure

Dear Nelson & District Credit Union Members,

I am seeking re-election as a Director for the Nelson representative area. It has been an honour to serve NDCU members as a Director for 17 years and to chair the Audit Committee for 16 of those years. As a Chartered Professional Accountant, I bring extensive financial expertise and a deep understanding of risk management, governance, and regulatory compliance. These are essential to safeguarding our credit union's financial strength, operational efficiency, and long-term resilience.

The financial sector faces increasing challenges, from evolving regulations and technological advancements to global economic uncertainty. Recent U.S. trade policy proposals, including the potential for a 25% tariff on Canadian goods, could have far-reaching consequences for our local economy: raising costs for businesses, impacting jobs, and creating instability in financial institutions. Credit unions must be proactive in addressing these risks while maintaining financial stability, fostering growth, and continuing to support our members and communities.

I am committed to strengthening NDCU's long-term success by supporting innovation in digital banking, enhancing member engagement, and ensuring we remain competitive in an ever-changing financial landscape. I also advocate for the continued success of our Community Investment Program, which has surpassed \$4 million in funding for local initiatives. Preserving and expanding this program while maintaining strong financial health remains a key priority.

With my experience in financial leadership, governance, and risk management, I am dedicated to helping NDCU grow, adapt, and serve its members effectively.

Thank you for your continued trust and support.



**New Candidate
Tanya
Momtazian**

I am running for the NDCU Board of directors to further contribute to my community

and to share my governance skills and experiences. I have served families in the West Kootenays as a Registered Midwife in Nelson since 2007. In 2014 I helped co-found Apple Tree Maternity which has a large, beautiful, low-cost space in the Community First Health Co-op. This space would not be possible without the support and foresight of NDCU to finance and value community services.

Currently I am the Board Chair of the BC College of Nurses and Midwives (BCCNM)

which regulates approximately 75,000 health professionals in the province. Through my work with BCCNM on addressing indigenous specific racism in the health system, I continue on a journey to examine privilege, colonialism and cultural humility. I have over 10 years of Board related experience within the healthcare system. I have gained invaluable expertise and had the opportunity to work with great people. I hope to learn and appreciate a new field of cooperative, community finance and to apply my governance skills in this area. The strategy and vision of NDCU related to Environmental, Social and Governance (ESG) principles are closely aligned with my own values.

Thank-you for considering my interest in the Board of Directors position!

**2025-26 Board of Directors Elections
Acclaimed Directors**



**Rossland
Representative
Area**

Brent Anhel

Thank you for the opportunity to serve on the Board of Directors. My

time as a local firefighter has now evolved into serving in this new role—helping to guide NDCU, an institution that has always put our community first.

Moving to Rossland to raise our kids on and around Red Mountain meant embracing the sacrifices and commitment that come with moving here. The company I founded went from dial-up modems (remember that squeal?) to moving 400G of data at the speed of light. Just like that evolution, NDCU continues to grow—bringing digital convenience while staying true to the personal, community-focused banking that makes it unique.

NDCU is NOT a WINNER-TAKES-ALL APPROACH; NDCU's Community Investment Programs are proof — it's about ensuring a healthy, secure, and sustainable financial future for everyone.

I'm excited to continue serving our community and supporting NDCU's mission.



**Director
at Large
Lauren
Barker**

NDCU members,

I am so pleased to be back on your board as

an at-large director, representing all the members of Nelson & District Credit Union. It is an honour to serve you. As well as the communities of Nelson, Rossland and the East Shore on your behalf.



**Rossland
Representative
Area**

**Michael
Ramsey**

I am very pleased and honoured

to accept another term as one of the Rossland Representatives on the Board of the Nelson & District Credit Union. It is a privilege to represent all members of NDCU, I am completing my third year as your Board Chair.

The financial industry is a rapidly changing sector with the advancements of digital services, interest rate cycles and a changing political environment. At NDCU we have built a strategy to continue as a thriving independent community based Credit Union. I look forward to serving on the Board of NDCU for this three year term.

PREVENT FRAUD

- Beware of anyone asking you to move or send money to them, or notices of lottery wins if you did not play.
- Keep your credit and debit cards in sight at all times during a transaction.
- Never download software or accept files or attachments unless you are confident in their authenticity.
- Contact your financial provider immediately if you suspect your card and/or your PIN or PAC have been compromised.



E-Statements & E-Documents Available Online

For those members that receive eStatements, your 2024 Tax Slips are available online at Nelson & District Credit Union My e-Documents:

[Click here to access your tax slips](#)

Or, login to your online banking to view and download your eDocuments, found under the My Accounts tab.

SAVE THE DATE

74TH ANNUAL GENERAL MEETING

Virtual Meeting via Zoom
TUESDAY, MAY 6, 2025
 Call to Order 7:00 p.m. PDT.

RSVP AGM@nelsoncu.com
 More meeting info at nelsoncu.com/AGM



The local hall is the centre of every smaller community. That's why when the Crawford Bay & District Hall & Parks Association reached out to NDCU to support their significant restoration and retrofit of the Crawford Bay community hall, we knew this was a project we needed to support, making a \$30,000 donation.