

DOLLAR\$&\$ENSE

MARCH 2026

A NEWSLETTER OF NELSON & DISTRICT CREDIT UNION



2026-27 Board of Directors Election

Cast your vote for your Director at Large representatives

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

Election

- Director at Large representatives - Four candidates running for 2 positions, each position with a three-year term:
 - Lauren Barker - incumbent
 - Coleen Driscoll - incumbent
 - John Dutton - new candidate
 - Glenn Sutherland - new candidate

Acclaimed

- Director Nelson Representative Area - three-year term:
 - Hannah DeBoer-Smith - incumbent

How to vote

Online voting runs from **Monday, April 13 to Friday, April 17, 2026**. More details on the online voting process will be coming soon to **nelsoncu.com**, by **email**, and through our **Facebook** page.

Voter eligibility

Any adult member of Nelson & District Credit Union is eligible to vote in the election of the Director at Large positions.

Requirements: 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 5, 2026 and posted online and in our branches on Wednesday, May 6.

2026-27 Board of Directors Election

Nominees for the Director at Large Positions



Lauren Barker

Greetings NDCU members, I am honoured to be asking again for your support in the upcoming board elections.

I have been back on the NDCU board for a bit, a year and half, experiencing the challenge that a changing world brings to governance of our local Credit Union.

I am retired from a 20-year career in local business, Gaia Rising a Baker Street retail shop, where as the owner-operator I gained knowledge and experience in management, operations, finance, strategic planning, community engagement and probably most importantly building customer satisfaction through meeting peoples' needs and expectations.

Currently I have just joined the board at the West Kootenay Boundary Community Investment Co-op at the February meeting. In the past I have served on numerous City of Nelson committees and advisory groups such as the Housing and Cultural Committees as well as the Carshare co-op. Community involvement is a love and a lifestyle that I find very fulfilling.

These days, you may see me at the dog park or browsing Baker Street or shopping at the Co-op or in my garden. I do love my little quiet life but also the engagement in local organizations working to make our region a better place for us all. I thank you for your ongoing support.

Coleen Driscoll



I have been a proud member of Nelson & District Credit Union for over 25 years, and it has been an honor to serve as a director for the past three

years. As I seek a second term, I bring both experience and a deep commitment to cooperative values and community service.

Before retiring, I worked as a registered nurse—a career that taught me the importance of compassion, collaboration, and integrity. Those same values guide my volunteer and board work today. Over the years, I have served on numerous boards including the College of Nurses, Nelson Hospice, and Special Olympics.

I currently serve on the Seniors Coordinators Society board, where I continue to advocate for the needs and well-being of our aging population.

For more than 15 years, I have been an active Rotarian, dedicated to service above self and building stronger, healthier communities. I am also a long-time member of the Kootenay Co-op, Co-op Radio, and Co-op Gas—organizations that reflect my belief in cooperation, shared responsibility, and local resilience.

During my first term on the NDCU board, I completed the Accredited Canadian Credit Union Association (CUDA) training and am now preparing to write the final exam. Through committee work and collaboration with fellow directors, I have developed a strong understanding of the credit union system and the vital role NDCU plays in supporting our members and local economy.

I believe in the power of cooperative principles to create positive change, and I am eager to continue contributing my experience, skills, and dedication to the board. I would sincerely appreciate your support as I seek a second term and the opportunity to continue serving our members and our community.



John Dutton

I have lived in the Nelson area for 17 years and have built a career around entrepreneurship, outdoor pursuits and community service. My wife

and I have two wonderful kids who are school age and we are actively involved with the Wildflower School Parent Advisory Council.

In the winter, I work as a Supervising Guide at Monashee Powder Snowcats, where I am responsible for the safety and risk management for all on-mountain operations, staff and guests. I am a Canadian Avalanche Association Professional Member and Level 3 holder, as well as a full ski guide with the Association of Canadian Mountain Guides. This work requires disciplined risk assessment, a clear structure, and accountability—skills applicable to financial oversight and board decision-making.

In the summer, I own and operate Nelson Paddleboard and Kayak Rentals at the Prestige Marina, where I am the manager and a partner. I have founded and operated two small businesses from the ground up, including Nelson Whitewater Rafting Co., which I ran for ten years. Through these ventures, I have developed experience in small business finance, bookkeeping, cash-flow management, and long-term planning, as well as a practical understanding of the challenges facing local entrepreneurs and business people.

I am an NDCU member, and the credit union was instrumental in financing a local rental property development which my wife and I recently completed. This reinforced my appreciation for NDCU's role in supporting its members and strengthening the local economy.

My governance experience includes serving as an appointed member of

the Selkirk College Board of Governors (2018–2025), the Nelson Kootenay Lake Tourism board, and the Slocan Valley Riverwatch Society, including two years as chair. I am motivated by a commitment to give back to the community and bring a practical, business focused perspective to board service.

Glenn Sutherland



I am expressing my interest in a Directorship opportunity where deep governance experience, strategic oversight, and a proven commitment

to ethical, stakeholder-focused decision-making competencies are required. I graduated from the Professional Director Program at Rotman School of Management University of Toronto with the pinnacle designation of ICD.D. Over my career, I have held executive, ownership, and board leadership roles across the private, public, and not-for-profit sectors, with a focus on organizational sustainability, financial stewardship, and service excellence.

As President, Ardvreck Ventures Inc., I lead the development of "The Lab" a multidisciplinary health and wellness facility in Nelson. This initiative reflects

my longstanding commitment to integrated service delivery, innovation, and collaborative professional models improving outcomes for clients and communities. My wife Ruth and daughter are both Nurses and my son owns a small business, and is employed with a Credit Union.

I served over 25 years as Owner and President of Sutherland & Associates, where I built a successful financial advisory practice specializing in employee benefits, financial protection, and investment management. My work emphasized client-first principles, rigorous ethical standards, and long-term financial security for individuals and organizations.

In parallel, I have extensive governance experience, including service as National Board Chair, Canadian Automobile Association, Director and Committee Chair, Interior Health Authority, Trustee, Healthcare Benefit Trust, Vice Chair, Health Employers Association of roles, I chaired governance, audit and finance, and human resources committees, overseeing complex organizations serving millions of members and thousands of employees.

I bring a disciplined, analytical approach to governance, strong financial and risk oversight capabilities, and the ability to contribute meaningfully at both strategic and operational levels. I would welcome the opportunity to serve on the NDCU Board of Directors.

2026-27 Board of Directors Election Acclaimed Director



Nelson Representative Area Hannah DeBoer-Smith

I'm grateful and excited for another 3 years as a director for NDCU and to be a representative for our younger, self-employed and creative members in my role. In my second full term, I'm looking forward to putting my previous term's development, education and learning to use to help guide and support our community and our banking decisions. Having been a member of NDCU since the age of 5, I choose to continue to show up as a member owner, board member and advocate of a banking institution that represents and is truly part of the fabric of where we call home.



E-Statements & E-Documents Available Online

For those members that receive eStatements, your 2025 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.



Left: The South Kootenay Lake Community Services Society recently received funding from NDCU for their ongoing fundraising initiative to purchase a new van to support community outreach. Please help them reach their goal. **Right:** NDCU is pleased to support young athletes participating in the BC Hockey U18 Tier 3 Provincial Championships from March 14–19, 2026 hosted by the Greater Trail Minor Hockey Association. **Below:** The NDCU Nelson team participated in the Coldest Night of the Year in late February, to raise funds and awareness in support of local charities serving people experiencing hurt, hunger, and homelessness... because it's cold out there!



PREVENT FRAUD

Scammers and criminals increasingly use text messages to steal your personal financial information and money. If you receive a text message and you don't know the sender, or if the message seems odd or out of place, delete the text immediately.

Follow us for news and stories about your credit union and community.



SAVE THE DATE

75TH ANNUAL GENERAL MEETING

Virtual Meeting via Zoom
TUESDAY, MAY 5, 2026
Call to Order 7:00 p.m. PDT.

More details at
nelsoncu.com/AGM