

Join us for our Virtual Annual General Meeting

Thursday, April 30, 2026
(Presentation begins at 5:00 PM)

For registration and attendance instructions visit:
duca.com/about-us/leadership-team-governance

The Board of Directors passed a Resolution on February 27, 2026, pertaining to:

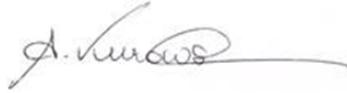
1. Amending the Credit Union By-Law No. 1.

The following is a list of the changes made to DUCA Financial Services Credit Union Ltd. By-Law No. 1:

1. Added in electronic means as an alternative to provide notice in Member expulsion process in s. 2.06.
2. Added in subject to Class A Special shares and Class B Special share restrictions in s. 2.06 and s. 2.07.
3. Updated the officer signing authority in section 3.03 to align with internal policy.
4. Adjusted language in s. 4.02 (d) to extend a director's term.
5. Updated the nominations notice in s. 4.03 (b) to provide flexibility.
6. Removed the 45 days prior to year end timeline for the nomination period to begin in s. 4.03 (b).
7. Removed the 75-day ballot and election guide mailing date in s. 4.03 (f).
8. Adding in Board discretion for notice of meetings in s. 7.04.
9. Language alignment in s. 10.02 on crediting accounts for dividend or patronage rebates.
10. Availability for Members to have a free electronic copy of the by-laws, at their request in s. 13.06.
11. Updated the shareholder notice to include via electronic means in s. 14.01.
12. Removed language on communication company or agency for dispatch of transmitted or recorded communication in s. 14.01.
13. Reference to electronic balloting/online voting capabilities.
14. Consistent language around registered office/branch publishing of notices.

PLEASE NOTE: The backline version of the By-Law is available on the Credit Union's website (**duca.com/about-us/leadership-team-governance**) and in branches, upon request.

The Board of Directors Resolutions must be confirmed by a special resolution of the membership of DUCA Financial Services Credit Union Ltd. at the Annual General Meeting on April 30, 2026.



Michelle Wassenaar, Chair

Aleksandra Kurowska, Corporate Secretary