

EASTERN CREDIT UNION CO-OPERATIVE SOCIETY LIMITED
VIRTUAL AGM FREQUENTLY ASKED QUESTIONS

GENERAL

1. When will AGM be held?

- The Annual General Meeting of Eastern Credit Union will be held on November 13, 2021 at 9:00a.m.

2. What is the theme of this year's AGM?

- The theme for this year's AGM is: Strength through resilience; Reimagining our future together.

3. Where will the AGM be held?

- The 2021 AGM will be held virtually using the Zoom platform. Only registered members will be allowed to participate in the virtual meeting.

See Registration FAQs below for details on how to register for the upcoming AGM.

4. What will be the length of the meeting?

- The length of the meeting may vary based on the number of questions and member interaction we receive. However, the meeting is scheduled from 9:00 a.m. to 12:00 p.m.

5. Who can attend the AGM?

- All members are eligible to attend the Annual General Meeting.

This year's AGM will take place online due to the restrictions associated with the COVID-19 Pandemic. Therefore, members wishing to participate must register to attend no later than November 3, 2021 by 4:00 p.m.

See Registration FAQs below for details on how to register for the upcoming AGM.

6. How do I join the Virtual Meeting?

- Once you've successfully completed your pre-registration for the upcoming AGM and all your information is correct, you will be sent a Registration message with links to the meeting and the Elections Voting Portal along with your unique Voting ID.
- You can also view our tutorial video on How to Attend the Virtual Meeting by clicking [HERE](#).

See Registration FAQs below for details on how to register for the upcoming AGM.

Also, see Elections and Voting FAQs below for details on what is your Voting ID and how it should be used.

7. How can a member access the 2020 Annual Report?

- A member can access the 2020 Annual Report by:
 - i. Viewing or downloading a copy of the 2020 Annual Report from ECU's website.

EASTERN CREDIT UNION CO-OPERATIVE SOCIETY LIMITED
VIRTUAL AGM FREQUENTLY ASKED QUESTIONS

8. Will members be able to ask questions during the meeting?

- Yes, members can ask questions during the virtual meeting.

However, since the format of the meeting is that of a Webinar, by default, members would only be allowed to do so using the Q&A window.

Alternatively, members can submit questions via e-mail prior to the meeting at ECUAGM2021@EASTERNCUTT.COM no later than November 12, 2021 at 9:00 a.m.

9. How will I be able to ask a question?

- Once successfully joined to the meeting, simply type your question or comments in the Q&A window and either, a moderator will address you, or your inquiry would be passed to the Chair for attention at the appropriate time during the meeting.
- If a member wishes to ask their question via audio, you will need to make a request via the Q&A by typing the word "AUDIO" followed by your full name and wait for the Chair to recognize you e.g. "AUDIO – John Smith".
- If called upon by the Chair to ask a question via audio, you would be allowed no more than 2 minutes to do so.

(NB: All members must be named correctly in order for them to be recognized during the meeting. If a member is not correctly named their question will not be addressed by the Chair.)

See below in General FAQs for details on how to ensure you are named correctly in the meeting.

10. How much time is allowed to ask a question?

- There is no time limit on questions posted in the Q&A, once you are named correctly, you can submit any number of questions to the Chair throughout the meeting.
- Alternatively, if you are permitted to ask a question via audio by the Chair, you would only be allowed 2 minutes to ask your question.

11. How can I submit a question about the 2020 Annual Report?

- Questions can be submitted via e-mail prior to your Annual General Meeting at members can submit questions via e-mail prior to the meeting at ECUAGM2021@EASTERNCUTT.COM no later than November 12, 2021 at 9:00 a.m.

12. How do I ensure that I am named correctly in the meeting?

- When joining the meeting, you will be asked to enter your full name and e-mail address.
- If you are named incorrectly or the moderator requests clarification:
 - i. Type your full name in the Q&A window.
 - ii. Wait for the moderator to update your information.

EASTERN CREDIT UNION CO-OPERATIVE SOCIETY LIMITED
VIRTUAL AGM FREQUENTLY ASKED QUESTIONS

iii. Once updated, you will receive confirmation.

13. How do I move or second on motions on the floor?

- You can move or second a nomination by clicking the "Raise Hand" button.
- The first correctly named member will be accepted as the mover/second.

14. How do I vote for a motion on the floor?

- When a motion is on the floor that requires your vote, a poll would appear on the screen for you to make your selection.
- You'll have 20-30 seconds to make your selection and submit your choice.
- You can also view our tutorial video on the Interactive Features of the Virtual Meeting by clicking [HERE](#).

15. Where can I find all the 2021 AGM Resources?

- You can access all ECU's AGM Resources on our website.

16. How soon after the AGM will dividends be paid?

- Dividends are usually credited to members' accounts within two (2) working days following the Annual General Meeting.

EASTERN CREDIT UNION CO-OPERATIVE SOCIETY LIMITED
VIRTUAL AGM FREQUENTLY ASKED QUESTIONS

REGISTRATION

1. How do I register for the upcoming AGM?

- We encourage all members to pre-register online [HERE](#) to attend our Virtual AGM.
- You can also contact the ECU call centre at 800-4ECU (4832) or 800-LOAN (5626)
- Lastly, you can also visit your nearest branch to pre-register (except Barataria).

2. Who needs to register?

- All members must register in order to participate in the AGM.

3. How do you know you've completed your registration for the AGM?

- Once you have completed the Registration Form on our website/online [HERE](#) upon clicking the "Submit" button; you will receive a confirmation e-mail verifying that your information was received successfully.
- Send a message via WhatsApp to +1 (868) 480-4654 for assistance.
- Alternatively, you can reach out to your Credit Union representative for verification at ECUAGM2021@easterncutt.com.

EASTERN CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

VIRTUAL AGM FREQUENTLY ASKED QUESTIONS

ELECTIONS & VOTING

1. Where can I find the list of nominees offering themselves up for the 2021 AGM Elections?
 - The list of nominees offering themselves up for the Board of Directors and Statutory Committees this year can be found in your 2020 Annual Report.

See General FAQs above on where you can access the 2020 Annual Report.

2. **Can any member vote during the Virtual AGM Elections?**
 - Yes, once a member has successfully pre-registered for the AGM he/she will be allowed to vote in the Virtual AGM Elections.

See Registration FAQs above on how to register for the upcoming AGM.

3. **How long will the Elections take?**
 - The overall Elections process will take approximately 15-20 minutes.
 - At the point in the Elections where the Voting Portal is declared opened by the Returning Officer, members will have approximately 10-15 minutes to cast their votes. Thereafter, the Voting Portal will be closed.

4. **How to vote during the Virtual AGM?**
 - Each registered member will be sent a Registration E-mail with links to the meeting and the Elections Voting Portal along with your unique Voting ID.
 - A video tutorial to orient you on how to participate in the Virtual AGM Elections will also be:
 - i. Played during the Virtual AGM Dry Run Meeting.
 - ii. Played during the Virtual AGM prior to the commencement of the AGM Elections.
 - You can also view our tutorial video ahead of the meeting and Dry Run on How to Vote Online by clicking [HERE](#).

5. **What is a Voting ID?**
 - A Voting ID is a private, unique five (5) digit number that allows you one (1) opportunity to anonymously cast your vote in the Virtual AGM Elections.

(NB: Members it is of utmost importance that you please DO NOT share your Voting ID with anyone.)

6. **Where do I find my Voting ID?**
 - Your Voting ID can be found in the registration email sent to you by the Credit Union. It is highlighted in yellow for easy reference.

7. **How do I access the Voting Portal?**

EASTERN CREDIT UNION CO-OPERATIVE SOCIETY LIMITED
VIRTUAL AGM FREQUENTLY ASKED QUESTIONS

- Click the Red Button in the registration e-mail sent to you by Eastern Credit Union.
- Additionally, a link to the Voting Portal will be posted in the meeting Chat at the time of the Virtual AGM Elections.
- Clicking on the link will launch the Voting Portal in your default Internet Browser.

8. Why am I unable to access the Voting Portal?

- The Voting Portal is only accessible when the Returning Officer calls for the portal to be opened at the time of the AGM Elections.

(NB: If you've launched the Voting Portal before it has been opened, you can simply Refresh the page once the portal is declared officially opened.)

9. How can family members sharing one (1) device cast their independent votes?

- Once the first person has submitted their vote, simply click the link on the confirmation page to return to the login area.
- The next person can then log-in with their unique Voting ID.
- Repeat the process until every member has had a chance to cast their vote.

10. How are duplicate votes handled by the system?

- You only have one (1) opportunity to cast your vote.
- No duplicates are allowed.
- All voting submissions are scrutinized by the Election Supervisors.

11. How many selections am I allowed to make?

- As the number of selections may vary, instructions will be posted in the Voting Portal for your guidance.
- You may select the amount specified on the Voting Portal, choose less than or leave a section blank if you wish.

12. Who do I contact if I run into problems while voting?

- Send a message via WhatsApp to +1 (868) 480-4654 for assistance.

(NB: This is a messaging service only; no phone calls will be accepted.)

EASTERN CREDIT UNION CO-OPERATIVE SOCIETY LIMITED
VIRTUAL AGM FREQUENTLY ASKED QUESTIONS

TECHNICAL

1. Which device can I use for the virtual AGM?

- You can use any device that can connect to the Internet, such as, your Desktop Computer, Laptop, Tablet, or Smart Phone.
- You can use either mobile data, WIFI or a wired ethernet connection to connect your device to the Internet.
- Once your device is successfully connected to the Internet, you can then click the blue button provided to you in your Registration E-mail to join the meeting.

2. Do I need to download the Zoom app to join the meeting?

- If you are accessing the meeting through your smart phone or tablet:
 - i. Android users may download the Zoom app from the Google Play Store, [HERE](#).
 - ii. Apple users may download the Zoom app from the App Store, [HERE](#).
- If you are accessing the meeting through your Laptop or Desktop Computer:
 - i. You may download the Zoom app from Zoom's website, [HERE](#).

(NB: If you do not have Zoom downloaded, you can simply join the meeting by clicking "Join from the Browser".)

3. What if I'm having problems to register or get access to the Virtual meeting?

- The member should:
 - i. Send a message via WhatsApp to +1 (868) 480-4654 for assistance.

(NB: This is a messaging service only; no phone calls will be accepted.)

- ii. Send an email to ECUAGM2021@easterncutt.com.