UNITED ENTERPRISE CREDIT UNION LTD.

2026 ANNUAL GENERAL MEETING NOMINATION BOOKLET

(246) 426 - 4267

info@uecul.org

uecul.org

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UNITED ENTERPRISE CREDIT UNION LIMITED

PART 1 – INTRODUCTION & NOMINATION GUIDELINES

1.1 Message from the Secretary of the Board

President	Secretary
Melissa Savoury-Gittens	Pamala Murray

Dear Prospective Committee Candidate,

At United Enterprise Credit Union Limited (UECUL), we value the dedication and commitment of our members who choose to participate in our nomination and election process as committee candidates. We also wish to thank you for your interest in seeking nomination for the said committees. You will find the response both challenging but rewarding. In this package, you will find information detailing the qualification criteria for candidates, along with expectations of committee members in their role of governing the Credit Union. You will also find everything that you need to complete the nomination process.

To assist those members interested in pursuing candidacy, the Board annually appoints a "Credentials Committee". The Committee's primary role is to consider the qualifications of candidates to ensure the highest quality Board and Committee composition.

If you decide to proceed with applying for nomination as a candidate, please complete and submit this application package along with all the following required documents:

- Passport size photograph
- Resume/Curriculum Vitae
- Police Certificate of Character
- Financial Services Commission Fit and Proper Individual Questionnaire.

If you have any questions regarding the enclosed information, you can contact the office at 426-4267 or, via email at info@uecul.org.

Please note that applications must be received **no earlier than August 24th, 2026,** and **no later than September 4th , 2026.**

Yours Co-operatively

P Murray
…………………………….
Secretary
Pamala Murray
Board of Directors

1.2 Fit & Proper Criteria

The eligibility requirements for election to office at United Enterprise Credit Union Limited (UECUL) are established under the Co-operative Societies Act, Cap. 378A, the Co-operative Societies Regulations, 2008, the By-Laws of the Credit Union, and applicable guidelines issued by the Financial Services Commission (FSC).

A person is not eligible to serve as an Elected Official if he or she:

- Is under eighteen (18) years of age (or under 10 years of age in the case of a junior co-operative);
- Has been declared by a court in Barbados to be of unsound mind;
- Is not a member of the Credit Union or a duly appointed representative of a member society, where applicable;
- Has been convicted of an offence under the Co-operative Societies Act;
- Is serving as an auditor of the Credit Union;
- Has been convicted on indictment of an offence relating to the promotion, formation, or management of a body corporate;
- Has entered into an arrangement with creditors;
- Has been declared bankrupt;
- Is not in good financial standing with a registered society.

The Credentials Committee shall review each nomination to determine whether the nominee satisfies the applicable legislative, regulatory, and governance requirements before the nomination is accepted as valid

Nominees should note that eligibility for nomination does not guarantee election. Election to office is subject to the outcome of the voting process conducted at the Annual General Meeting in accordance with the Credit Union's By-Laws.

1.3 Guidelines for Prospective Nominees

Prospective nominees are responsible for ensuring that all nomination forms and supporting documentation are completed accurately, legibly, and in full before submission. Incomplete, inaccurate, or illegible submissions may result in a nomination being declared invalid or ineligible for consideration by the Credentials Committee.

1. In accordance with governance and regulatory requirements, United Enterprise Credit Union Limited (UECUL) will conduct a mandatory Fit & Proper assessment on all nominees seeking election to the Board of Directors, Supervisory Committee or Credit Committee. Information obtained during the assessment that adversely affects a nominee's suitability may result in the nominee being declared ineligible for election.

2. All nominations will be assessed against the Financial Services Commission's (FSC) Fit & Proper requirements and any other applicable legislative or regulatory standards.

3. Nominees are required to submit a fully completed FSC Fit & Proper Questionnaire together with:

    - a valid Police Certificate of Character;
    - a certified copy of the bio-data page of a valid passport or other approved government-issued photo identification;
    - a current Curriculum Vitae (CV) or Résumé; and
    - any additional supporting documentation required by the Financial Services Commission or the Credit Union.

    Failure to submit all required documentation may result in the nomination being considered incomplete.

4. Questions relating to the nomination process may be directed to:

    Email: info@uecul.org
    Telephone: (246) 426-4267

5. Nominees are expected to be present at the Annual General Meeting (AGM). Where a nominee is unable to attend, or anticipates arriving after the commencement of voting, the nominee must notify the Credit Union as soon as practicable by emailing **info@uecul.org**.

6. The unauthorized use of the intellectual property of United Enterprise Credit Union Limited is strictly prohibited. This includes, but is not limited to:

    - the Credit Union's name;
    - logo(s);
    - official documents;
    - internal publications and materials;
    - marketing and promotional materials;
    - slogans, branding and other proprietary content.

    Any unauthorised use of the Credit Union's intellectual property may result in disqualification from the election process.

7. Nominees must not represent, imply or suggest that they are authorized to speak or act on behalf of United Enterprise Credit Union Limited unless expressly authorized to do so by the Credit Union. Any breach of this requirement may result in disqualification from the election process.

8. Each nominee is responsible for ensuring that all required documents accompany the nomination package, including, where applicable:

    - Completed Nomination Form;

- Signed Declarations and Consents;
- FSC Fit & Proper Questionnaire;
- UECUL Internal Fit & Proper Questionnaire;
- Certified government-issued photo identification;
- Proof of residential address;
- Curriculum Vitae (CV) or Résumé;
- Police Certificate of Character; and
- Any other documentation requested by the Credentials Committee.

9. All forms, supporting documentation and other information submitted as part of the nomination process shall become the property of United Enterprise Credit Union Limited.

10. The Credit Union is under no obligation to return any documents or information submitted in connection with the nomination process.

11. All personal information and supporting documentation received during the nomination process will be collected, used, stored, retained, and protected in accordance with applicable legislation, the Credit Union's privacy obligations and its confidentiality policies.

1.4 Nominee Restrictions

Nominees are expected to conduct themselves in a manner that upholds the integrity, reputation, and democratic principles of United Enterprise Credit Union Limited throughout the nomination and election process. Nominees are not permitted to:

- Interfere with the registration process for members attending the Annual General Meeting (AGM);
- Use confidential member information for campaign or election purposes;
- Misrepresent UECUL policies, decisions, or official communications;
- Use UECUL's name, logo, documents, or resources for unauthorized election activities;

Any conduct that compromises the fairness, transparency, confidentiality, or integrity of the nomination or election process may result in disciplinary action, including the rejection of a nomination or disqualification from the election process, where appropriate.

PART 2 – NOMINATION PROCESS

The nomination process has been established to ensure that the election of Officials of United Enterprise Credit Union Limited (UECUL) is conducted in a fair, transparent, consistent, and accountable manner. The process is designed to verify that all nominees satisfy the eligibility requirements prescribed under the **Cooperative Societies**

Act, Cap. 378A, the **Co-operative Societies Regulations, 2008**, the **By-Laws of United Enterprise Credit Union Limited**, and the applicable **Financial Services Commission (FSC)** Guidelines.

Members seeking nomination for election to the Board of Directors, Supervisory Committee, or Credit Committee are required to complete the nomination process and submit all required documentation within the prescribed nomination period.

2.1 Nomination Period

The nomination period shall open and close on the dates approved by the Board of Directors and communicated to the membership.

For the 2026 Annual General Meeting:

- **Opening of Nominations:** Friday, 24 August 2026
- **Closing of Nominations:** Friday, 4 September 2026 at 5:00 p.m.

Nomination packages received after the closing date and time will not be accepted unless otherwise determined in accordance with the By-Laws and applicable election procedures.

2.2 Submission of Nomination Package

Nominees are responsible for ensuring that their completed nomination package is submitted to the Credentials Committee on or before the closing date.

Completed nomination packages may be submitted:

By Hand

Credentials Committee
United Enterprise Credit Union Limited
Upstairs Pearson's Pharmacy
Upper Collymore Rock
St. Michael **By**

Email

info@uecul.org

Where nomination documents are submitted electronically, the Credit Union may require the original signed documents to be produced before the election process is concluded.

2.3 Review of Nominations

Upon receipt of a nomination package, the Credentials Committee will conduct a preliminary review to determine whether:

- the nomination has been submitted within the prescribed period;
- all required forms have been completed and signed;
- all supporting documents have been provided;
- the nominee satisfies the eligibility requirements prescribed by the Act, Regulations, By-Laws, and applicable regulatory requirements; and
- the nominee has complied with the applicable Fit & Proper requirements.

Where additional clarification or documentation is required, the Credentials Committee may contact the nominee before completing its assessment.

Submission of a nomination package does not constitute acceptance of a nomination or eligibility to contest the election.

2.4 Verification and Due Diligence

To protect the integrity of the election process and ensure compliance with regulatory requirements, the Credit Union will undertake the necessary verification and due diligence procedures.

The verification and due diligence process may include, but is not limited to, verification of:

- Membership status;
- Identity;
- Residential address;
- Qualifications and professional experience;
- Police Certificate of Character;
- Financial Services Commission Fit & Proper requirements; and
- Any other information considered necessary to determine a nominee's suitability for office.

By submitting a nomination package, nominees consent to the Credit Union carrying out such enquiries and verification processes as may be reasonably required.

2.5 Determination of Eligibility

Following its review, the Credentials Committee will determine whether each nominee has satisfied the applicable eligibility requirements.

Only nominees who have met all legislative, regulatory, and Credit Union requirements will be declared eligible to contest the election.

Where a nominee is determined to be ineligible, the nominee will be notified in writing in accordance with the Credit Union's established procedures.

2.6 Publication of Candidate Information

Eligible nominees who have provided the necessary consent may have their approved candidate information published prior to the Annual General Meeting.

Subject to the nominee's written consent, the following information may be published:

- Candidate photograph;
- Candidate biography;
- Candidate statement;
- Committee for which election is being sought.

Approved candidate information may be published through official Credit Union communication channels, including:

- Annual General Meeting Booklet;
- UECUL website;
- Official social media platforms;
- Member communications; and
- Other approved election publications.

The Credit Union reserves the right to make reasonable editorial amendments to submissions for formatting, grammar, spelling, punctuation, length, and consistency, provided that the substance and intent of the nominee's submission are not altered.

2.7 Election Process

Elections shall be conducted at the Annual General Meeting in accordance with the **Co-operative Societies Act, Cap. 378A**, the **Co-operative Societies Regulations, 2008**, and the **By-Laws of United Enterprise Credit Union Limited**.

Where there is more than one eligible nominee for a position, voting shall be conducted by ballot in accordance with the approved election procedures of the Credit Union.

Where only one eligible nominee is nominated for an office, that nominee may be declared elected in accordance with the By-Laws.

Each nominee may appoint one (1) polling agent to observe the counting or tabulation of votes, subject to the election procedures approved by the Credit Union.

2.8 Withdrawal of Nomination

A nominee may withdraw his or her nomination by providing written notice to the Credentials Committee at any time before the commencement of voting.

Once voting has commenced, a withdrawal will only be recognised in exceptional circumstances and in accordance with the Credit Union's election procedures.

2.9 Communication with Nominees

All official correspondence relating to the nomination and election process shall be issued by, or on behalf of, the Credentials Committee.

Nominees are responsible for ensuring that the contact information provided in their nomination package remains accurate and up to date throughout the nomination and election process.

Questions relating to the nomination process may be directed to:

Email: info@uecul.org

Telephone: (246) 426-4267

PART 3 – ROLES, RESPONSIBILITIES & EXPECTATIONS OF ELECTED OFFICIALS

3.1 General Responsibilities of All Elected Officials

Regardless of the committee to which they are elected, all Elected Officials are expected to discharge their duties with honesty, integrity, professionalism, and in the best interests of United Enterprise Credit Union Limited and its members. • Act honestly, ethically, and in good faith.

- Exercise the degree of care, diligence, and skill that a reasonably prudent person would exercise in comparable circumstances.
- Promote and uphold the Vision, Mission, Values, and Cooperative Principles of UECUL.
- Place the interests of the Credit Union and its members above personal interests.
- Maintain confidentiality of all non-public information obtained through their office.
- Comply with the Co-operative Societies Act, Cap. 378A, the Co-operative Societies Regulations, 2008, the By-Laws of UECUL, and all applicable policies.
- Support sound corporate governance and effective risk management.
- Exercise independent judgement when making decisions.
- Prepare adequately for meetings and actively participate in discussions and decision-making.
- Maintain professionalism and respect in all interactions with fellow Officials, employees, members, regulators, and stakeholders.
- Avoid conduct that may bring the Credit Union into disrepute.
- Promote a culture of ethical conduct, accountability, and continuous improvement.

3.2 Fiduciary Duties

Every Elected Official owes fiduciary duties to the Credit Union and its members. These duties require each Official to:

- Act solely in the best interests of the Credit Union.
- Exercise powers only for proper purposes.
- Avoid using their position for personal benefit.
- Protect the Credit Union's assets and reputation.
- Exercise independent and objective judgement.
- Ensure decisions are made fairly, responsibly, and without improper influence.
- Declare any actual, potential, or perceived conflicts of interest.
- Maintain the confidentiality of sensitive information both during and after holding office.

3.3 Board of Directors

Directors have a high degree of responsibility and accountability to the membership. Individually and collectively, they are expected to remain well informed, exercise due care and diligence, act honestly and in good faith, and avoid actual, potential, or perceived conflicts of interest.

Upon election, each Director is expected to:

- Complete and sign the official UECUL Oath of Secrecy Form.
- Complete the required bank mandate form.
- Thoroughly read, understand, and strictly comply with all current By-Laws and Policies of the Credit Union.
- Execute authorized duties regarding signing cheques and approving outgoing payments.
- Complete mandatory Director training required by both UECUL and the Barbados Co-operative & Credit Union League Limited (BCCULL) within prescribed policy timeframes.

Governance Expectations

- Diligently prepare for, attend, and actively participate in all scheduled Board meetings, Committee meetings, and the annual Strategic Planning Session.
- Actively serve on a minimum of one specialized Board committee.
- Maintain a thorough knowledge of the history, roots, and democratic structure of the Credit Union.

Core Competencies Required

- Demonstrate sound, timely, and objective judgment to complex business challenges.
- Strong understanding of sound corporate business practices and a working knowledge of the cooperative business model and co-op principles.
- Capacity to develop, evaluate, and monitor corporate policies and operational risk parameters.
- Practical capability to read, accurately interpret, and monitor financial statements, corporate budgets, and key performance metrics.
- Knowledge of the policies, statutes, and By-Laws necessary to satisfy legal, regulatory, and audit requirements.
- Ability to communicate corporate matters with clarity, attentiveness, and strong perception.

Estimated Time Commitments

Meeting Type	**Minimum Estimated Time**
Board Meetings	One evening meeting per month (2–3 hours), with additional meetings as required.
Meeting Preparation	Approximately one hour before each meeting to fully review agendas, minutes, and data packs distributed electronically 3 to 6 days in advance.
Extraordinary & Subcommittee Meetings	Variable evening or daytime sessions, typically ranging from 30 minutes to 1 hour in length.

Strategic Planning Sessions	A comprehensive multi-day review session is held every 3 years with all officers and staff to evaluate, analyse, and set new organisational goals; The Board meets for additional strategic reviews as necessary.
Educational Training	Occasional training seminars held on Saturdays, coordinated through affiliated institutions such as the BCCULL League and the Barbados Small Business Association.
Annual General Meeting	Attendance is mandatory at the annual meeting of the membership, generally held in September

3.4 Supervisory Committee

The Supervisory Committee serves as the internal audit body of the Credit Union. Members carry a high degree of responsibility and accountability to protect the institution, with a strict duty to act with care, diligence, honesty, good faith, and without conflict of interest.

Upon election, all Supervisory Committee members must:

- Complete and sign the official UECUL Oath of Secrecy Form.
- Thoroughly read, understand, and comply with all Credit Union By-Laws and corporate policies.
- Complete all mandatory training required by UECUL and the BCCULL within prescribed timeframes.

Governance Expectations

- The Supervisory Committee reports directly to the Board of Directors and is responsible for supervising all clerical and auditing personnel.
- Ensure that financial statements are completely accurate and fairly present the true financial condition of the credit union and verify that management practices strictly safeguard members' assets.

Core Competencies and Tasks Required

- Ensure all officers, committees, and employees of the credit union strictly adhere to established policies and regulations.
- Implement regular internal audits and submit comprehensive summary reports to the Board of Directors for presentation at the AGM. Conduct supplementary audits as deemed necessary or as directed by the Board.
- Inspect the physical securities, cash positions, and account ledgers of the credit union.
- Conduct a full, comprehensive verification of members' accounts biennially.
- Routinely review the minutes of all Board meetings and verify that adequate internal controls are in place and actively followed.
- Ensure that accounting records and financial reports are prepared accurately and on a timely basis, and that adequate internal controls are maintained to safeguard the Credit Union's assets

- Verify that specific procedures are active to safeguard against error, carelessness, self-dealing, fraud, and conflict of interest.

Estimated Time Commitments

Meeting Type	Minimum Estimated Time
Supervisory Committee Meetings	A minimum of one meeting per month, held on Saturday mornings, lasting approximately 2 to 3 hours. Exceptional circumstances may require additional sessions during the month.
Meeting Preparation	A minimum of 1 hour is required to review previous minutes and track open irregularities. Information and data requests must be formally submitted via email to the office manager 1 to 2 weeks prior to the scheduled weekend meeting.
Extraordinary Meetings:	Occasional day or evening sessions lasting between 30 minutes to 1 hour, with preparation packs distributed electronically at least one day in advance.
Strategic Planning	A comprehensive multi-day review session is held every 3 years with all officers and staff to evaluate, analyse, and set new organizational goals; The Board meets for additional strategic reviews as necessary.
Educational Training	Occasional training seminars held on Saturdays, coordinated through affiliated institutions such as the BCCULL League and the Barbados Small Business Association.
Annual General Meeting	Attendance is mandatory at the annual meeting of the membership, generally held in September

3.5 Credit Committee

The Credit Committee serves as the primary committee responsible for overseeing the Credit Union's lending activities and credit risk. Members have a strict duty to act with care, diligence, honesty, and good faith, operating without conflict of interest to ensure asset quality.

Upon election, all Credit Committee members must:

- Complete and sign the official UECUL Oath of Secrecy Form.
- Thoroughly read, understand, and comply with all By-Laws and the specific lending policies of the credit union.
- Complete all mandatory training required by UECUL and the BCCULL within prescribed timeframes.

Governance Expectations

- Review and assess the loan policy regularly to ensure alignment with market conditions and risk parameters.

- Maintain all personal financial obligations with the Credit Union in good standing.
- Provide objective financial counselling to members to encourage the wise and sustainable use of credit.
- Commit sufficient time to prepare for and actively participate in all weekly committee meetings and strategic sessions.

Core Competencies Required

- Capable of thoroughly evaluating a borrower's financial condition, income capacity, and debtservicing ability.
- Capable of assessing the legal and market value of assets offered as loan collateral.
- Complete familiarity with the credit union's lending policies, collection processes, and the broader financial services marketplace.
- Knowledgeable regarding the statutory laws governing credit unions and the formal granting of credit. • Familiar with the general membership base, able to work effectively as part of a structured team, and capable of communicating with clarity and perception.

Estimated Time Commitments

Meeting Type	Minimum Estimated Time
Credit Committee Meetings	Meetings are held a minimum of once weekly (at least 4 times per month) in the evening, lasting approximately 2 hours. Meeting frequency may increase depending on loan application volumes or specialized loan requirements.
Meeting Preparation	Loan applications and supporting files are uploaded to a secure digital drive 24 hours prior to the meeting. Members must thoroughly review all files before the session.
Extraordinary Meetings	Occasional day or evening sessions lasting 30 to 60 minutes, with data distributed electronically at least one day prior.
Strategic Planning	A comprehensive multi-day review session is held every 3 years with all officers and staff to evaluate, analyze, and set new organizational goals, The Board meets for additional strategic reviews as necessary.
Educational Training	Occasional training seminars held on Saturdays, coordinated through affiliated institutions such as the BCCULL League and the Barbados Small Business Association.
Annual General Meeting	Attendance is mandatory at the annual meeting of the membership, generally held in September

3.6 Past Committee Service Attendance Log (If Applicable)

For candidates who have previously served as an elected officer or committee member at UECUL:

Attendance Record	
Previous Committee Served	______________________________
Years of Service	______________________________
Regular Meetings Attended	_______ of _______ (_______%)
Extraordinary Meetings Attended	_______ of _______ (_______%)

PART 4 – NOMINATION FORMS

The following forms constitute the official Nomination Package for election to office at United Enterprise Credit Union Limited (UECUL). Prospective nominees are required to complete all applicable forms accurately, legibly, and in full. Supporting documentation must accompany the completed forms and be submitted by the published nomination deadline.

Where a form or question is not applicable, please indicate "N/A" where appropriate.

Incomplete nomination packages may delay the review process or result in a nomination being declared ineligible.

CANDIDATE STATEMENT

To assist members in making an informed decision, each nominee is required to submit a recent photograph and a brief statement for inclusion in the Annual General Meeting (AGM) Booklet and other approved communication channels.

Your statement should provide members with a concise overview of your professional background, qualifications, and commitment to serving United Enterprise Credit Union Limited.

Suggested Content

- Current occupation or professional role.
- Educational qualifications and professional certifications.
- Credit union, governance, financial services, or leadership training.
- Community involvement and volunteer service.
- A brief statement outlining how your knowledge, skills, and experience will contribute to the continued growth and success of UECUL.

Sample Candidate Statement

Jane Doe has been employed as an Administrative Officer with EFG Enterprises for the past six years. She has completed the Board of Directors Orientation Programme, Credit Committee Orientation, and AntiMoney Laundering (AML) Training. Jane is an active volunteer with the Diabetes Association of Barbados. She believes that her professional experience, commitment to lifelong learning, and dedication to community service will enable her to make a meaningful contribution to the continued growth, governance, and success of United Enterprise Credit Union Limited.

Photograph Specifications

Requirement	**Specification**
Age of photograph	Taken within the last 12 months
Background	Plain neutral background
Style	Passport-style head and shoulders
Resolution	Minimum 300 dpi
Format	JPEG or PNG
Publication	Suitable for print and digital publication

Reasonable costs incurred in obtaining the required photograph may be reimbursed by the Credit Union.

Your Candidate Statement **(Maximum 100 Words)**:

___

___

___

___

GENERAL INFORMATION FORM

PERSONAL INFORMATION

UNITED ENTERPRISE CREDIT UNION LIMITED

Title	☐Mr. ☐Ms. ☐Mrs. ☐Dr. ☐Other: ________________
Full Name	____
Maiden Name (if applicable)	____
Previous Name(s)	____
Date of Name Change	____ / ____ / ______
Reason for Name Change	____
Date of Birth (mm/dd/yyyy)	____ / ____ / ______
Country of Birth	____
Nationality	____
ADDRESS DETAILS	
Primary Address	
Address Line 1	____
Address Line 2	____
Parish	____
Country	____
Mailing Address	☐ **Same as Residential Address**

Address Line 1	____
Address Line 2	____
Parish	____

Country	____
CONTACT INFORMATION	
Home Telephone	____
Mobile Telephone	____
Work Telephone	____
Email Address	____
EMPLOYMENT DETAILS	
Employment Status	☐Employed ☐Retired ☐Unemployed ☐Self-Employed ☐Other: ______________
Current Occupation	____
Job Title	____
Years Employed	____
Name of Employer	____

Employer's Address ____		
Are you currently a member in good standing at UECUL?	☐ YES	☐ NO
Do you meet the minimum membership and shareholding requirements outlined in the Credit Union's By-Laws?	☐ YES	☐ NO
Have you previously served as an elected Official, Director, Committee Member, or Officer of a Credit Union or similar financial institution?	☐ YES	☐ NO

If **YES**, provide details:

Organisation:

____

Position Held:

____

Period Served:

____

DECLARATION AND SIGNATURE

UNITED ENTERPRISE CREDIT UNION LIMITED

I certify that the information provided in this General Information Form is true, complete, and accurate to the best of my knowledge. I understand that providing false, misleading, or incomplete information may result in my nomination being withdrawn or my eligibility to serve as an Official of United Enterprise Credit Union Limited being reviewed. I acknowledge that additional information or documentation may be requested as part of the nomination and assessment process. **Candidate Name:** ____ **Candidate Signature:** ____ **Date:** ____ / ____ / ______
FOR OFFICIAL USE ONLY
Nomination Received Date: ____ / ____ / ______ **Received By:** ____ **Documents Complete** ☐ Yes ☐ No **Outstanding Documents:** ____ **Nomination Status:** ☐ Accepted for Review ☐ Pending Additional Information ☐ Ineligible

CANDIDATE NOMINATION FORM

Please indicate the Committee for which you are seeking election.

☐ Board of Directors

☐ Supervisory Committee

☐ Credit Committee

If seeking election to more than one Committee, please tick all that apply. An Election Order Preference Form must also be completed. **Nominee Information**

UNITED ENTERPRISE CREDIT UNION LIMITED

Full Name: ____

Membership Number: ______________________________________

Date of Birth (DD/MM/YYYY): ______________________________

Nationality: ____

Country of Birth: ____

Occupation: ____

Employer: ____

Job Title: ____

Mobile Number: ____

Home Number: ____

Work Number: ____

Emal Address: ____

Have you ever been known by any other name (excluding a change due solely to marriage)?

☐ Yes ☐ No

If yes, please provide:

Previous Name: ____

Reason for Change: ____

Date of Change: _____ / _____ / _______

Supporting documentation attached? ☐ Yes ☐ No

Identification Document 1

Type	☐ National ID ☐ Passport ☐ Driver's Licence ☐ Other _____________
ID #	____
Expiry Date	_____ / _____ / _______

Identification Document 2 (Optional)

Type	☐ National ID ☐ Passport ☐ Driver's Licence ☐ Other _____________
ID #	____
Expiry Date	_____ / _____ / _______

Are you currently, or have you previously been, a Politically Exposed Person (PEP)?

☐ Yes

☐ No

If yes, please provide details.

____

____

____

DECLARATION BY NOMINEE

I hereby declare that:

☐ I am a member of United Enterprise Credit Union Limited and satisfy the eligibility requirements for nomination.

☐ I consent to being nominated for election to the office indicated in this form.

☐ I certify that the information provided in this nomination package is true, complete, and accurate to the best of my knowledge.

☐ I understand that the Credit Union may verify the information provided and request additional documentation where necessary.

☐ I acknowledge that providing false, misleading, or incomplete information may result in my nomination being declared invalid or my eligibility to serve as an Elected Official being withdrawn.

Nominee Name ____

Signature ____

Date ____ / ____ / _____

NOMINEE LETTER OF CONSENT

I hereby consent to my nomination for election to the office indicated in my Nomination Package for the **2026 Annual General Meeting** of **United Enterprise Credit Union Limited (UECUL).**

If elected, I agree to faithfully discharge the duties and responsibilities of the office to which I am elected and to comply with:

- The **Co-operative Societies Act, Cap. 378A**; • The **Co-operative Societies Regulations, 2008**;
- The **By-Laws of United Enterprise Credit Union Limited**; • The policies and governance framework of the Credit Union; and
- Any other applicable legal or regulatory requirements.

I further acknowledge that I have read and understood the responsibilities associated with the office for which I am seeking election.

Nominee Name ____

Signature ____

Date ______ / ______ / __________

CONSENT TO PUBLISH CANDIDATE INFORMATION

As part of the election process, eligible nominees may have their approved candidate information published to assist members in making informed voting decisions.

By signing this form, I hereby authorize **United Enterprise Credit Union Limited (UECUL)** to publish my approved:

- Candidate Biography;
- Candidate Statement;
- Candidate Photograph; and
- The office for which I am seeking election, through the Credit Union's official election communication channels, which may include:
- Annual General Meeting (AGM) Booklet;
- UECUL Website;
- Official Social Media Platforms;

- Member Circulars or Notices; and
- Other official election publications or communications approved by the Credit Union.

I hereby authorize United Enterprise Credit Union Limited (UECUL) to publish my approved candidate information for official election-related purposes associated with the 2026 Annual General Meeting. I certify that the information submitted for publication is true and accurate to the best of my knowledge and understand that the Credit Union may make reasonable editorial amendments for formatting, grammar, spelling, punctuation, style, or length, provided that the substance and intended meaning of my submission are not altered. This authorization applies solely to the 2026 Annual General Meeting and its related official election publications and communications.

Nominee Name ____

Signature ____

Date ______ / ______ / __________

ELECTION ORDER PREFERENCE FORM

(To be completed only where a nominee seeks election to more than one Committee.)

Committee Preference

Please indicate your preferred order of election.

1. ____

2. ____

3. ____

I understand that my order of preference will be applied, where applicable, in accordance with the ByLaws of United Enterprise Credit Union Limited and the approved election procedures.

Signature ____

Date ______ / ______ / __________

PAST COMMITTEE SERVICE RECORD

(To be completed only by formerly Elected Officials.)

Committee(s) Previously Served

☐ Board of Directors

☐ Supervisory Committee

☐ Credit Committee

Period of Service

From ______ / ______ / ______

To ______ / ______ / ______

Attendance Record

Attendance Percentage ____________________________%

Number of Meetings Attended ____________________________

Major Contributions

____

____

____

____

Governance Training / Professional Development Completed

____

____

____

____

Nominee Signature ____

Date ______ / ______ / __________

NOMINATION ENDORSEMENT

To be completed by three (3) eligible members of United Enterprise Credit Union Limited.

Endorsing Member	Membership No.	Signature	Date
1. Name: ____________________________	___________	____________________	___ / ___ / ____
2. Name: ____________________________	___________	____________________	___ / ___ / ____
3. Name: ____________________________	___________	____________________	___ / ___ / ____

CERTIFICATION AND DECLARATION

I certify that the information provided in this questionnaire and all supporting documents is true, complete, and accurate to the best of my knowledge and belief. I authorize United Enterprise Credit Union Limited (UECUL) to verify the information provided and to make such enquiries as it is necessary to determine my suitability for election, including verification of my employment, financial standing, character, and any other information relevant to the Fit and Proper assessment.

I further authorize UECUL to obtain a consumer credit report from a reputable credit reporting agency and to conduct a criminal background check where considered necessary for the purposes of assessing my eligibility for office.

I understand that the information contained in this questionnaire will be treated as confidential and used solely for the purposes of the nomination and election process, subject to applicable laws and regulatory requirements.

I declare that I am fit and proper to serve in the office for which I have been nominated and that I have not knowingly provided any false, misleading, or incomplete information or omitted any material fact that may affect my suitability for election. I further undertake that, if elected, I will promptly notify United Enterprise Credit Union Limited of any material change affecting the accuracy or completeness of the information provided in this questionnaire, and in any event no later than **fourteen (14) days** after becoming aware of such change.

Print Name ____

Signature ____

Date ______ / ______ / __________

Name of Justice of the Peace / Attorney-at-Law ____

Signature ____

Date ______ / ______ / __________

PART 5 – NOMINATION PACKAGE CHECKLIST

Please ensure that your nomination package includes all applicable documents before submission. Incomplete nomination packages may delay the review process or result in your nomination being deemed ineligible.

Required Document	Candidate Check

General Information Form	☐
Candidate Nomination Form	☐
Proposer and Seconder Form	☐
Candidate Biography Form	☐
Candidate Statement	☐
Nominee Letter of Consent	☐
Authorization to Publish Candidate Information	☐
Election Order Preference Form (if applicable)	☐
Past Committee Service Record (if applicable)	☐
UECUL Internal Fit & Proper Questionnaire	☐
FSC Fit and Proper Individual Questionnaire	☐
Police Certificate of Character	☐
Certified Government-issued Photo Identification	☐
Proof of Residential Address	☐
Current Curriculum Vitae (CV) or Résumé	☐
Recent Passport-sized Photograph	☐
Any Additional Supporting Documents Requested	☐

PART 6 – APPENDICES

Appendix A – Legislative and Regulatory Framework

The nomination and election process is governed by, and should be read in conjunction with, the following:

- *Co-operative Societies Act, Cap. 378A*
- *Co-operative Societies Regulations, 2008*
- *By-Laws of United Enterprise Credit Union Limited*
- *Financial Services Commission (FSC) Guidelines*
- Any other applicable legislation, regulatory directives, or governance requirements.

Appendix B – Candidate Photograph Requirements

Candidates are required to submit **one (1) recent passport-style photograph** meeting the following specifications:

Requirement	Specification
Photograph Age	Taken within the last twelve (12) months
Background	Plain, light-colored or neutral background
Composition	Head and shoulders only, facing the camera
Attire	Professional business attire
Image Quality	Clear, color, high-resolution image
Electronic Format	JPEG or PNG
Printed Copy	One passport-sized color photograph (if submitting a hard copy nomination package)

Appendix C – Contact Information Credentials Committee

United Enterprise Credit Union Limited
Upper Collymore Rock St.
Michael, Barbados

Telephone: (246) 426-4267
Email: info@uecul.org

For enquiries relating to the nomination and election process, nominees are encouraged to contact the Credentials Committee during normal business hours.

GLOSSARY OF TERMS

Term **Definition**

Annual General Meeting (AGM)	The annual meeting of the members of United Enterprise Credit Union Limited (UECUL), convened in accordance with the *Co-operative Societies Act, Cap. 378A*, the *Co-operative Societies Regulations, 2008*, and the Credit Union's By-Laws, at which members receive reports, consider resolutions, and elect Officials.
By-Laws	The registered rules governing the operations, management, and administration of United Enterprise Credit Union Limited.
Conflict of Interest	A situation in which an individual's personal, financial, business, or other interests may conflict, or appear to conflict, with their duty to act honestly, impartially, and in the best interests of the Credit Union.
Corporation	A body corporate or legal entity established under the laws of Barbados or another jurisdiction, having a legal identity separate from its shareholders or members.
Credentials Committee	The committee responsible for receiving, reviewing, and determining the eligibility of nominations in accordance with the Credit Union's By-Laws and approved election procedures.
Elected Official	A member elected to serve on the Board of Directors, Supervisory Committee, or Credit Committee of United Enterprise Credit Union Limited.
Financial Member	A member of United Enterprise Credit Union Limited who satisfies the membership and financial standing requirements prescribed by the Credit Union's By-Laws and is eligible to exercise the rights and privileges of membership, including voting, where applicable.

Financial Services Commission

The statutory regulatory authority established under the *Financial Services Commission Act*, responsible for the regulation and supervision of non-bank financial institutions, including credit unions, in Barbados. **(FSC)**

The assessment used to determine whether a nominee or Official possesses the integrity, competence, diligence, sound financial standing, and overall suitability

Fit and Proper	required to serve in an elected office, in accordance with applicable legislation, regulatory requirements, and Credit Union policies.
Immediate Relative	A spouse, parent, child, sibling, grandparent, grandchild, parent-in-law, child-in-law, sibling-in-law, or any other person residing in the same household whose relationship may reasonably give rise to an actual, potential, or perceived conflict of interest. *(This*
Term	**Definition**
	definition should be aligned with the Credit Union's By-Laws or applicable FSC guidance, where applicable.)
Nomination Package	The complete set of forms, declarations, questionnaires, and supporting documents required to be submitted by a nominee for consideration for election.
Nominee	A member of United Enterprise Credit Union Limited who has been proposed and has submitted a nomination to stand for election to the Board of Directors, Supervisory Committee, or Credit Committee.
Officer	A person elected or appointed to serve in an official capacity within United Enterprise Credit Union Limited, including a member of the Board of Directors, Supervisory Committee, or Credit Committee, and any other office recognized under the By-Laws.
Politically Exposed Person (PEP)	An individual who is or has been entrusted with a prominent public function, as well as certain family members and close associates, in accordance with applicable antimoney laundering and counter-financing of terrorism legislation and regulatory guidance.
Relevant Activity	Any business, professional, financial, regulatory, or other activity that may reasonably be considered relevant in determining a person's eligibility, competence, integrity, independence, or suitability to serve as an Elected Official of the Credit Union.
Society	A co-operative society registered under the *Co-operative Societies Act, Cap. 378A* of Barbados.