

# ANNUAL GENERAL MEETING 2026

## NOTICE & AGENDA

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### Notice of Annual General Meeting (AGM)

We would like to invite you to the Annual General Meeting of Eastern Savings and Loans Credit Union, on **Wednesday 19<sup>th</sup> August 2026 at 6:30pm.**

The meeting will be held virtually by Zoom. Members can request an invite link via our website. All the information for the meeting including the Annual Report can be found on our website.

### Agenda

1. Welcome by the Chair
2. Verification of Quorum and apologies for absence
3. Minutes of the last Annual General Meeting  
To approve minutes of the previous AGM held 11 August 2025
4. Report of the Chair
5. Report of the Treasurer and consideration of the accounts
  - Presentation of the Audit report
  - Presentation of the Financial Statements
  - To approve the audited accounts for the year ended 31st March 2026
6. Proposal for the payment of Dividend
  - The board proposes that a dividend of 0.7% is paid on the averages of the balances of shares held by members between 1<sup>st</sup> April 2025 to 31<sup>st</sup> March 2026

N.B The members who joined from Holdfast would receive a dividend at 0.36%, near half the annual rate, to reflect the length of time since the merger as members of ESLCU, on their average shareholding since the merger)

N.B. Interest will be paid on Junior Accounts at 1.5% (0.76% for Holdfast Juniors reflecting their length of membership with ESLCU)
7. Appointment of Auditors for the coming year
  - The board of directors resolves to re-appoint Lindley Adams Limited as auditors for the year 2026/2027
8. Proposal of an honorarium
  - The board proposes that an honorarium is paid to the treasurer
9. Report of the Audit Committee
10. Report of the Chief Executive
11. Election of Directors
12. Any other business