

ELECTION AND AGM BULLETIN

Vote in our 2026 Directors Election

Results will be announced during our electronic AGM
on Wednesday, April 29, 2026



COASTAL COMMUNITY
CREDIT UNION

TOGETHER, LET'S DO GREAT THINGS

Areas of Expertise for Strengthening Our Board

Having a diverse and knowledgeable board that reflects the communities we serve and shares our vision is vital to our success. We have sought members with a strong background in governance and a commitment to our values to stand for election to the Board of Directors. Furthermore, among all the competencies that are normally required for a well-rounded board, in this election we are particularly seeking to strengthen the following areas of expertise:

- **Lending Expertise (Retail & Commercial):** Relevant experience in overseeing or managing retail and commercial lending, including an understanding of approval processes, with an emphasis on reporting, credit, geographic risks, and regulatory issues surrounding lending activities as they pertain to a financial institution.
- **Balance Sheet Management/Treasury:** Relevant experience in overseeing or managing retail and commercial lending, including an understanding of approval processes, with an emphasis on reporting, credit, geographic risks, and regulatory issues surrounding lending activities as they pertain to a financial institution.
- **Audit & Financial Management:** Relevant experience, background and knowledge including reading and interpreting corporate financial statements, understanding the relationship between financial performance and strategic plans and the ability to identify/describe organizational risks and controls, and supported by relevant courses and/or designations. A CPA designation would be an asset.
- **Enterprise Risk Management:** Relevant experience, background, and knowledge as an expert in risk management and the holistic view of enterprise risk management as demonstrated preferably in the financial services industry, or any relevant industry, and supported by relevant courses and/or risk management professional designations.
- **Insurance Experience:** Relevant experience including oversight or management of insurance products and services, understanding of underwriting processes, risk assessment, claims management, and regulatory requirements specific to the insurance industry. This experience should be supported by relevant courses and/or professional designations and/or licensing in insurance.

Remember, your vote is crucial in shaping the future of our credit union. Thank you for your time and participation in this important process.

Sincerely,



Gara Pruesse
Chair, Nominations and Elections Committee
Coastal Community Credit Union Board of Directors



To our valued members,

On behalf of the Nominations and Elections Committee, I invite you to play an active role in shaping the future of your credit union by casting your vote in our 2026 Director's Election.

I'd like to welcome our Integris division voting members to this year's election. Based in north central BC, 27,000 Integris members joined our credit union on January 1, 2026.

All candidates running in this election have qualified under the credit union rule on term limits, which allows members to serve a maximum of four terms, whether consecutively or non-consecutively.

For your reference, the table below is a summary of our Board's current membership and the years their terms are set to expire.

Legacy Integris Credit Union Directors	Term Expiry
Darren Ditto	2028
Jim Rivett	2028
Cheryl Wallace	2029
Legacy Coastal Community Credit Union Directors	Term Expiry
Nola Jeffrey	2026
Jeremy Stayton	2026
Debra Oakman	2026
Melissa Lacroix (Vice Chair)	2026
Mandy Hayre	2026
Gara Pruesse	2027
Graham Bradley	2027
Art Blundell	2027
Hilary Brown	2028
Dominique Roelants (Chair)	2028

The role of a credit union director is more complex than ever, making it essential for us to focus on effective recruitment. A well-rounded and capable board ensures we have the expertise needed to effectively oversee and guide our organization. While all areas of competence are critical, the board has identified five specific areas of expertise that would further strengthen our collective capabilities in the coming year. These areas were outlined in the Call for Nominations.

Coastal Community's Nominations and Elections Committee carefully evaluated each candidate's qualifications, including a comprehensive review of their application and resume, followed by in-depth interviews. As a result of this rigorous process, all eight candidates in the 2026 Director's Election have been recommended to fill the five vacancies available this year.

MANDY HAYRE mandy.hayre@icloud.com **Recommended**

I am a lifelong credit union member with 40 years in the co-operative system and several years of service on the CCCU Board. I am seeking re-election because I genuinely care about strengthening our credit union and the communities we serve. With board director certification, 25 years as faculty at VIU and Camosun College, small business ownership, and proven experience in leadership, human resources, and financial stewardship, I bring steady, member-focused governance. I ask for your vote so I can help ensure CCCU remains strong, innovative, and prepared for the opportunities and challenges ahead.

MELISSA ANDERSON melissa.anderson@telus.net **Recommended**

Raised in a credit union family, I believe in the importance of community and giving back. While on the CCCU Board during 2016 – 2019, I was privileged to serve on four committees, paint faces at Beach Day, spin cotton candy at Sunset Cinema, and engage with staff and members across our organization. As a change management, finance and technology professional of 30 years, I am committed to continuous learning. Having worked with local businesses and international firms, I appreciate the challenges faced by our members and the needs of our growing credit union. I would be grateful for your vote.

JEREMY STAYTON jmstayton@gmail.com **Recommended**

Thanks for your trust these last three years. I'm asking for your vote again because I believe in the kind of financial institution that measures success by how well its members and community thrive. My career has centred on financial stewardship, clear decision-making, and doing what's right even when it's difficult – values that fit naturally with a member-driven organization. I bring genuine commitment, practical experience, and a desire to serve in a way that reflects the trust members place in their board. If re-elected, I'll work hard to ensure our credit union remains strong, member-focused, and ready for what comes next.

SUSAN SERVICE susanpservice@gmail.com **Recommended**

I am running for the CCCU Board because of the positive impact that credit unions, and CCCU in particular, make to the financial health of members and communities. I believe that the knowledge and skills I developed over a career in the pension industry, together with my training as a CPA, would be useful. I have a strong background in client relations, financial management, governance, compliance, treasury and risk management. My board experience includes six years as trustee for two public pension plans (\$2 billion in assets). I believe in accountability, communications, harnessing technology and focusing on the future.

NOLA JEFFREY nolaj@shaw.ca **Recommended**

I have spent decades serving my community, most recently as the Executive Director of a large Indigenous Health Centre where I manage a multi-million-dollar budget. I am tireless, principled and profoundly dedicated and believe having a diverse board that reflects the diversity of our communities is essential for the success of Coastal Community – especially given the merger with Integris. As a strong Indigenous voice, I will continue to bring lived experience and rich cultural wisdom to the boardroom. I offer a needed bridge between our credit union and Indigenous communities that will help Coastal Community grow and prosper.

MELISSA LACROIX melissalacroix@shaw.ca **Recommended**

For nearly six years, I have proudly served on Coastal Community Credit Union's Board, including almost three years as Vice Chair. In that time, I have led key committees and helped guide lending strategies, strengthen governance transparency, and support financial resilience for our members. My broad committee experience has given me deep insight into our operations and the challenges ahead. I am committed to ensuring member voices drive our decisions, while building a resilient, community-focused credit union that continues to grow and thrive for generations to come.

DEB OAKMAN deboakman@gmail.com **Recommended**

Raised in BC, I have family and friends in communities served by the merged entities of Coastal Community and Integris. With nine years of experience as a credit union director, I can offer stability during this time of change. I value continuity and long-term vision, monitoring emerging system risks and strategic opportunities. I look forward to serving on the board and believe my experience, education, knowledge, and passion for BC communities will benefit members. If re-elected, I will explore initiatives that enhance financial health, grow membership, advance Indigenous banking, and promote social purpose for the good of all members.

DUC LE ducle.cccu@hotmail.com **Recommended**

If elected, I will bring to the CCCU Board of Directors over 40 years of financial management experience in both public and private sectors, including more than six years in Chief Financial Officer roles. I have a master's degree in economics and finance and four professional designations including Chartered Professional Accountant. Prior to moving to Vancouver Island, I worked in Prince George, so I have a unique personal experience in both regions that are respectively served by Coastal Community and Integris. My combined professional and personal experience will be beneficial for my new role on the CCCU Board. Thank you.

CAST YOUR VOTE

Remember, only vote once. Choose the voting method that works best for you.



ONLINE:

Coastal Community members: Personal members can vote through online banking— this secure and paperless option makes it easier for you to vote at a time that's convenient for you. Business members must vote using a paper ballot.

Integris members: All eligible personal members can vote online by casting their vote through eBallot. If you have a registered email with us, you will receive your voting instructions via that email address. If you have not provided us with an email address, you will receive a paper ballot. If you wish to vote online, you can phone the contact centre to receive your online voting credentials. **New this year, business members must vote using a paper ballot.**



MAIL:

Mail your ballot at any mailbox, the postage is pre-paid.



IN-BRANCH:

You can pick up and/or drop off a ballot at any of our branches.

REQUESTING A BALLOT: If you haven't received a paper ballot and can't get to a branch, you can request one by emailing communications@cccu.ca by March 17.



Election results will be announced at the Annual General Meeting on April 29.

For more information, visit cccu.ca/vote or scan the QR code.

Remember to vote only once in this election or your vote will be disqualified, unless you're also voting on behalf of a non-personal legal entity. See your ballot or our Credit Union Rules for more information.

*All eight candidates running for election were nominated by members of Coastal Community Credit Union and were qualified by the Nominations and Elections Committee. All eight candidates in the 2026 Directors Election have been recommended to fill the five available vacancies this year.

Information about the candidates has been submitted by the candidates themselves. The candidates' views and opinions expressed do not necessarily reflect the official policies or positions of Coastal Community Credit Union. The candidates are presented in random order on election materials.

Please note, candidate information was provided as of December 15, 2025.