

PROPOSALS TO BE PUT TO THE MEMBERS BY THE BOARD OF DIRECTORS

- Rule amendments as below
- Consideration of Resolution to create a Community Fund under Section 44 of the CUA1997
- That this annual general meeting agrees to create a dividend reserve which will go towards paying a future dividend.
- That this annual general meeting agrees the affiliation fee of €1 per adult member (over 16 years) be paid to the Irish League of Credit Unions by deduction from member share accounts.

RULE AMENDMENTS

No. 1.

That this Annual General Meeting agrees to amend Rule 14(1) of the Standard Rules for Credit Unions (Republic of Ireland) **by the insertion of the word “natural” to read as follows**

Rule 14. Person under age 16 (

1) A **natural** person under the age of sixteen:

a) may be a member of the credit union, and

b) subject to paragraph (2), may enjoy all the rights of membership,
other than voting rights, and can give all necessary receipts

No. 2

That this Annual General Meeting agrees to amend Rule 109 of the Standard Rules for Credit Unions (Republic of Ireland) by **the deletion of Rule 109(3) (a) to (e) inclusive and replacing it with the following:**

(3) All complaints under this rule shall be decided in the following manner:

(a) For the purposes of this rule the complaining party or parties described under paragraph (1) shall be referred to as the complainant.

(b) The board of directors shall appoint a complaints officer who is suitably qualified and authorised to investigate, and wherever possible resolve complaints, received from complainants.

(c) In the event that a complaint is not resolved to the satisfaction of the complainant, the complainant may refer the complaint to the Financial Services & Pensions Ombudsman, or other adjudication body as appropriate.

(d) Nothing in this rule shall prevent the Financial Services & Pensions Ombudsman from investigating and adjudicating a complaint made against a credit union about the provision of, or failure to provide, a financial service, so long as the complaint:

(a) falls within the jurisdiction of that Ombudsman, and

(b) does not relate to a matter that involves only the governance of the credit union