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AMBER AIRD-WILLIAMS



STATEMENT OF INTEREST

Credit union focus

I am a third-generation credit union member. My grandfather was on the credit committee for his steel workers credit union, my father was an active member of his association and my mother a director for her local credit union. They instilled in me the importance of people helping people and the cooperative philosophy of “members supporting members”. I have been a credit union member for over 20 years and encouraging the same with my own children who all have had Credit Union accounts.

Passion for giving back

I believe in giving back through volunteering and have had the privilege to use my education and training as a designated accountant and an accredited credit union director to help support several boards understand risks, opportunities and to address their specific challenges. Outside the boardroom, I have also supported various groups including Scouts, soccer, Run for the Cure and an investment club.

Looking forward

As a result of the changes our society is being faced with, we are being cautioned that things may never fully go back to how

they were 2 years ago. This, while daunting, also provides an opportunity to take the lessons learned over the last 24 months and explore ways to stabilize the many positive changes made while ensuring we identify and mitigate risks and safeguard member assets.

I respectfully ask for your support to serve as a director of Northern Credit Union.

BIOGRAPHY

Director of Finance, SC Johnson Professional CA Inc.

Amber has been a professional accountant for 20 year starting as an auditor and moving in to more senior roles. Areas of specialization include: budgeting, treasury, system implementation, strategy, ERM and internal controls. In her current role she is responsible for Finance, HR and Information Technology. She completed her Chartered Professional Accounting (CPA) designation in Canada through the CMA route followed by the CPA designation in the US through the University of Chicago. Prior to her accounting designations, she completed a Bachelor of Mathematics with an information systems management option, followed by an MBA with a focus on Strategy. She has been a director on numerous boards, including the local soccer association, Education Credit Union, and Wentworth Investment Group. As a director she has completed both the Level 5 and the CUDA program including the Accredited Credit Union Director designation through Dalhousie. Positions on these boards have included Vice Chair, and Chair of Governance, Audit, and Nominating. Raised with a focus of giving back, she has been volunteering from a young age. These volunteer opportunities have included coaching, refereeing, scouting, Junior Achievement, and Run for the Cure.

RESUME

BMath, MBA, CPA(US), CPA, CMA(Canada), Bed

Strategy | Audit | Governance | ERM

I am an experienced designated director with a background as a Financial Professional with an emphasis in Strategic Planning and Risk Management.

Areas of Expertise

- Strategy Focus
- Financial & Cost Validation
- Budget Validation
- Risk Assessment
- Problem Solving
- Financial Statement Interpretation
- Audit (Internal/External)
- Team Leadership & Development
- Internal Control Evaluation
- Value Stream Mapping
- Coaching & Mentoring
- Negotiation
- Treasury Operations
- Change Management/Kaizen
- Strategic Planning
- Public Speaking & Presentation
- Goal Setting
- Event/Project Management

Director Experience

Wentworth Investment Group, Hamilton, ON (volunteer Director), 2000-Present

Roles & Committees – Membership committee, Board Secretary

Educational Credit Union, Kitchener, ON (volunteer Director), 2008-2018

Roles & Committees: - Vice Chair, Chair of Audit, Chair Governance, Chair Nominating, Member of (Audit, Governance, CEO recruitment)

Significant events during tenure: Merger, CEO retirement, CEO recruitment

Specific Education: completed Level 5 program, completed CUSource CUDA program, received ACCUD designation, Director forum participant, numerous PD courses

Education

Accredited Canadian Credit Union Director, Dalhousie University, 2012

Bachelor of Education (Adult Education), Brock University, 2012

CMA Institute Certified Management Accountant Designation, 2003

CPA Designation, Chicago, IL, 2002

Master of Business Administration, Wilfrid Laurier University, 2002, Emphasis Strategy

Bachelor of Mathematics, University of Waterloo, 1999, Information Systems Management

Other relevant courses: Lean Accounting, Project Management, ISO 9000-2000 Internal Auditor Certification, Microsoft Office, Corporate Governance, Strategic Planning, Enterprise Risk Management (ERM), Internal Controls, Cyber Security.

Extra-Curricular Activities

Soccer Coach, Cambridge 2006 - Present

Run for the Cure participant, Kitchener, 2008–present

Modatek Soccer co-ed player, Milton 2010 - 2015

Manulife Soccer co-ed player, Waterloo 2001-2008

Soccer Coach, Referee, Hamilton 1993 – 2000

JOHN MANGONE



STATEMENT OF INTEREST

John is pleased to submit his interest in the position of Director for Northern Credit Union. His skills, knowledge, qualifications, education and years of credit union experience meet the criteria required to be a member of the Northern Credit Union Board of Directors.

John believes Board Directors play an important leadership role in the governance and oversight of the Credit Union. Overseeing the direction and financial performance of Northern Credit Union is the responsibility and duty of a Director. Directors are responsible to the member-owners and stakeholders of the Credit Union to make informed decisions in the best interest of all Northern community branches.

The Board plays a key role ensuring that Northern Credit Union creates and protects services valuable to members.

John's interest is in helping strengthen communities, making a difference and being a team player growing member based co-operative organizations. He brings to Northern Credit Union 32 years of management work experience in Social Services and

over 26 years in Board Governance in the not-for-profit sector of Northern Ontario. Helping Northern Credit Union remain financially secure, relevant and member focused is John's way of giving back and supporting community businesses.

In his work, John plays a key leadership role in helping people meet their financial, housing, child care, educational and employment needs. Many of the providers of services use the co-operative model. Having a broad perspective on social and financial challenges facing credit union members is helpful in overseeing strategic plans. John seeks your support and requests your vote.

BIOGRAPHY

John has been a Director of Northern Credit Union since 2005. Over the past 16 years, John has served on the Audit, Governance, Financial, Nominating, Building and various special committees of the Board. John has been a Northern Credit Union member for 44 years.

John has played a key leadership role in promoting education, lifelong learning and the benefits of financial literacy. He has promoted our communities and the Credit Union system by taking active roles in supporting the 7 principles of co-operation, ESG (Environmental, Social, Governance), DEIA (Diversity, Equity, Inclusion, Accessibility) and interests of member-owners. In the community, John values co-operation among co-operatives, safe neighbourhoods to live, social inclusion, education and concern for our health care system.

In support of education and lifelong learning, John has enrolled in courses annually to improve his Director skills and competencies. John completed training in 2021 on Governance, Capital Management, Financial Statements, Cyber Risk, Securitization, Executive Compensation, Security Awareness, Pandemic Management, Diversity and Inclusion.

In 2016, John completed the Accredited Canadian Credit Union Director (ACCUD) Program. He graduated from the Credit Union Director Achievement Program (CUDA) in 2013. Assessed by

an independent third-party consultant, John is strong on all Director skills required by Provincial regulator Financial Services Regulatory Authority of Ontario (FSRA) and Northern Credit Union.

John currently is an active member of the Audit and Governance Committee. He plays an important Board role overseeing internal, external audit processes, risk and best practices to Northern Credit Union governance policies. He ensures tough questions are asked and addressed by Management.

RESUME

Northern Credit Union Background

Accredited Canadian Credit Union Director

Director - Board of Directors – (2005 - present)

Chair Experience - Nominating / Building Committee

Committee Member - Audit (2005 - 2022), Governance (current), Financial, Building

Special Committees - Delegate Model Review Task Force, Corporate Social Responsibility (CSR),

Director Compensation Ad Hoc Committee (current)

Delegate Background - Past Delegate Chair & Vice-Chair – Sault Ste. Marie Branch Delegates

Delegate Liaison - Sault Ste. Marie, Chapleau, Elliot Lake

Member - Directors' Forum Co-operative

Award - Credit Union Long Term Service - 2018

Member - Northern Credit Union – 44 years

Educational Profile

Honours Bachelor of Arts in Psychology - University of Waterloo

Director Accreditation Program (ACCUD) - CUIC / Dalhousie University

Credit Union Director Achievement Program (CUDA) - CUSOURSE

Continuing Education - Governance Solutions, CUA, CUES, Directors' Forum Co-operative

Employment

Privacy Manager - District of Sault Ste. Marie Social Services Administration Board (2020 - present)

Manager - District of Sault Ste. Marie Social Services Administration Board - (2016 - 2020)

Manager - City of Sault Ste. Marie - (1999 to 2016)

Supervisor - City of Sault Ste. Marie – (1993 to 1999)

Community Involvement / Volunteer Experience

Chamber of Commerce - Member

Algoma Family Services - Member

Friends of the Library - Member

Knights of Columbus, Council #932 - Member

Ontario Municipal Social Services Association - Member

Past Board President - Program Read, Sault Community Career Centre,

KEVIN ECCLES



STATEMENT OF INTEREST

Hello to all members of Northern Credit Union

My name is Kevin Eccles and it has been my privilege and honour to be an elected director of the governance board of Northern Credit Union for the last six years.

The past six years have seen a great change in the financial industry from a regulation stand point to the delivery of products and service to the members of the corporation. I will say it has been a struggle at times to keep up with the change. I am proud of the work the board team has done to keep your credit union relevant and competitive in the very fierce financial market space.

Drawing on my family background of involvement in the cooperative model along with my own experience, continual governance education and knowledge I make a commitment to you the members that I will work hard for our credit union to continue to grow and deliver the best option for all of our financial needs.

Thank you for the opportunity to represent you, the members, on this great cooperative model called Northern Credit Union. Lastly thank you in advance for the consideration of your vote in the upcoming election.

BIOGRAPHY

Good day to my fellow members of Northern Credit Union.

My name is Kevin Eccles and I have been a director on the Northern Board of directors for the past 6 years. The question is how did I arrive at this point and what have I done that qualifies me to earn your trust and confidence to vote for me again this election year.

I was born and raised on a dairy farm in Grey County just outside of Durham, in Saugeen country. After graduating high school I was off down the highway some 50 miles to the south to the University of Guelph where in 1979 I graduated with a Diploma of Agriculture. I returned home and went into partnership with my father and we expanded the dairy herd from 30 milking cows to 60. In 1997 we made the decision to disperse the herd and farm because of my partners failing health. I continued to work in the agriculture field in direct sales, retail sales and farm labor while also getting involved in municipal politics for the next 18 years. I was proud to serve my community as an elected official and be head of council for 12 of those years. It was in these years that I received and experienced a lot of training in leading a governing body and chairing meetings and committees.

Throughout all of my days I have kept myself involved in the growth of my community by taking my turn on a lot of cooperative, volunteer, and sport groups that make any small town flourish. It is because of this experience and training received in these roles that I feel I have the necessary credentials to fill some of the gaps to make the board of Northern Credit Union a continuing successful functioning body for the benefit of us the members.

RESUME

Education

University of Guelph OAC 79A

Diploma of Agriculture

Grey Highlands Secondary School 1977

Work experience

Partnership with my father in Linecco Holsteins dairy farm 1979 to 1997

1997 to 1998 sales representative for Pickseed forage company

1998 to 2000 sales rep and store manager for Paul Grubb Ag. Services

2000 to 2006 Farm labourer and barn manager for Select Auction and Sale services

2000 to 2018 Municipality of West Grey as an elected official last 12 years as Mayor

2003 to 2018 County of Grey council 3 times elected as head of council

Board experience

1980 to 1989 United Cooperatives of Ontario (Durham)

1981 to 1989 Grey/Bruce regional cooperative board

1979 to 1997 Grey county Holstein association

2002 to 2008 ,2014 to 2018 executive member of Saugeen conservation board

2002 to 2015 Saugeen Credit Union chair for three terms

2003 to 2009 Ontario Trillium board Grey/Bruce/Huron/Perth

2006 to 2018 Ontario association of Police Services Board

2007 to 2016 Grey/Bruce Health unit chair two terms

2012 to 2016, 2019 to present Germania Mutual Insurance

2015 to present Northern Credit Union presently Vice Chair

2019 to present Durham Hospital Foundation presently Vice Chair

Recreation

Family time with all generations (especially grandkids) Coaching minor hockey for over 30 years presently U15 (Bantam) Enjoy golf in the summer and hunting as opportunity presents Travel to wherever as restrictions allow

Family

I have been married with Jo-Ann for 40 years this March coming and we have been blessed with two children Brock and Brittny and six wonderful grandchildren

PETER BEAUCAGE



STATEMENT OF INTEREST

Fellow Credit Union Members:

My name is Peter Beaucage and I am a current member of the Northern Credit Union Board of Directors. As a Timmins resident and loyal Northern Credit Union member, I support the work that is being done to help Northerners. I have been involved with Northern Credit Union since 1992, with my most recent involvement as a member of the Board of Directors. During the past three years, I have enjoyed serving on the Board and on various committees. As such, I would like to continue my service to Northern Credit Union as a member of the Board of Directors.

With an extensive background in Real Estate and Property Development, I have developed critical thinking and decision-making skills. As an entrepreneur, I believe in the values held by Northern Credit Union.

I recognize the importance of giving back. I would like to give back to an institution that has helped make my family's financial future better. I want to continue to be part of the change that will continue to attract a more vibrant membership. The future of

Northern Credit Union has never been brighter.

I ask for your support so I may continue to serve as a member of Northern Credit Union's Board of Directors.

Yours Truly,

Peter Beaucage

BIOGRAPHY

Peter Beaucage, born in Sault Ste Marie Ontario, is the oldest of five siblings. Growing up with his father in construction gave him the opportunity to live in multiple areas of Northern Ontario such as Sault Ste Marie, Thunder Bay, and Sudbury. Ultimately, work took the family to Timmins ON.

As a young adult, Peter joined the same construction company as his father had worked in for so many years. Recognizing the potential for something more, Peter started his own construction company. After he married and had a family, he moved into real estate as his main profession.

Today, Peter is an award-winning Timmins Realtor who deals with residential and commercial sales, leasing, development and land assembly. Known for being able to see real estate opportunities across the North, he is sought out for his ability to find what his clients are looking for. With a knack for solving problems, making connections and building relationships, he makes the necessary things happen to get the job done.

A true Northerner at heart, he enjoys the great outdoors. Whether he's golfing, snowmobiling, boating or riding around in his vintage car – he's always ready for an adventure and a challenge.

In his spare time, he likes to travel, spend time with his family, and give back to a community that has given him so much.

RESUME

Volunteer Experience

Timmins Housing Authority

1982 – 1988 Member

1984 – 1988 Chairman

Housing Authority Advisory Council to Ontario Housing Corp.

1987 – 1988 Chairman

Victorian Order of Nurses Board

1992 – 1994 Director

Timmins Real Estate Board

1993 – 1994 Director

1994 – 1995 President

1995 – 1997 Chair multiple committees

Ontario Real Estate Association

1994 – 1997 Regional Director Northern Ontario Region

Northern Credit Union

2010 – 2019, 1992 – 1994 Delegate Member

2019 – present Member Board of Directors

Education

- Real Estate Sales Representative License (1976)
- Real Estate Sales Broker License (1978)
- Certified Commercial Investment Member candidate (1988)
- Fundamentals of Real Estate Investment and Taxation
- Fundamentals of Location and Market Analysis
- Marketing Techniques for Leasing and Selling Commercial Properties
- Impact of Human Behaviours on Commercial Investment Decision Making

NCU Board of Directors Courses Completed

- Accredited Director for Canadian Credit Union Association (CCUA)
- Strategy Planning and Oversight
- HR Governance
- Risk Oversight
- Value Creation by Transforming Capital Management
- Strategic Thinking
- Board Performance, Development and Evaluation

REG ST-AMOUR



STATEMENT OF INTEREST

My interest in joining the Board of Directors is two-fold. The first is related to the knowledge acquired over a 40-year career and utilizing the opportunity to contribute to a local organization that supports the community such as Northern's core purpose "Making a Difference in People's Lives".

The second is related to my plans to transition into retirement in the next few years and the need to balance both leisure and keeping active intellectually.

For members of the Board, looking to add a team member that supplements the current competencies and skills, I can offer the following:

- Expertise in Information Technology and Digital Strategy having held positions that have allowed me to grow my knowledge in this field
- Significant exposure to a regulated environment, both as a regulated entity and working to develop risk-based standards for the regulator
- Facilitating the implementation of risk-based control environment for 2 companies transitioning to public

- companies on the TSX and Nasdaq and subject to Canada's Bill 98 and United States' Sarbanes Oxley requirements
- Strong understanding of the business landscape, a key requirement when advising my clients on strategy, leveraging technology, and executing against their strategic plan
- Board experience as a board member of the Sault Ste. Marie Innovation Center and Sault Area Hospital.

As an individual, I enjoy working in a team environment leveraging my abilities as a conceptual, top-down thinker, willing to give my perspective but also willing to adjust my perspective based on new information acquired via the group discussion.

BIOGRAPHY

On a personal front, Reg and his wife Armida are empty nesters with two grown children.

Both are interested in contributing to their community, Armida is retired and volunteers at Arch and Alzheimer's. Reg continues to enjoy his busy work schedule but found time to volunteer by joining the Sault Area Hospital Board and filling several progressive roles including Board Chair.

As a consultant he has been providing organizations with strategic executive leadership services related to business transformation and information technology for the past 20 years. Prior to establishing St-Amour Consulting, Reg spent 21 years as a leader in transformation initiatives in the private and public sectors, including senior positions at Proximi-T, the Ontario Lottery Corporation, Digital Equipment Ltd and Laurentian University.

He has a proven track record in developing and delivering business solutions that introduce efficiencies in business processes. Time and again, he has demonstrated his effectiveness in a variety of senior roles, including Chief Information Officer, executive lead for large change initiatives, senior executive program/project manager, and as executive lead for large-scale systems implementation.

Reg creates an environment where change can succeed and intended business results can be achieved. He leads organizations in the development of technology strategies that enable the achievement of corporate objectives and supports the planning and implementation of an organization's strategic plan. Reg is a well-rounded individual with an ability to take an organized approach to managing large volumes of work that come in the form of multi-projects and/or work streams.

RESUME

St-Amour Consulting 2001 - present

Senior and Executive Level Consultant, Business Leadership, Change and Technology

Provides support to leaders, teams and work groups undergoing business change. Aligns leadership and develop strategies, approaches and programs to support organization change initiatives and technology solutions. Some of the projects addressed under my consulting role:

- Digital Transformation (current) – managing a multi-year program to expand the presence of my client's products in the Digital world; includes several workstreams to introduce new technology and business capabilities; ensure alignment with legal and regulatory requirements; ensures alignment with digital partners and sourcing 3rd parties to develop and operate the solution
- Technology Platform Review (current) – supporting a review where the technology platform selected and partially implemented is not affordable based on recent business impacts
- Strategic Plan Development (current) – supporting the development of a strategy (2022 – 2025) that will return the company to growth leveraging its brick and mortar while introducing virtual capabilities
- Risk Based Standard and Controls (past) – supported development of standard and controls using risk-based approaches such as the COSO framework.

Proximi-T 2000 – 2001

Regional Vice President and General Manager

Ontario Lottery Corporation 1991 - 1999

Vice President Information Systems and Chief Information Officer (1997 – 1999)

Vice President Special Projects (1995 – 1997)

Acting Vice President Information Technology (1995)

Director Systems Development (1991 - 1995)

Digital Equipment of Canada Ltd. 1986 - 1991

Director System Development

Laurentian University 1981 - 1986

Manager, Information Systems (1983 - 1986)

Senior Systems Analyst (1981 - 1983)

Harris Computer Systems (1978-1981)

Education

Diploma in Business, major in Data Processing - May 1978

Cambrian College, Sudbury

PROPOSED BY-LAW AMENDMENTS REGARDING HOUSEKEEPING BY-LAW TO AMEND THE BY-LAWS OF NORTHERN CREDIT UNION LIMITED (the "Credit Union")

WHEREAS the Board and management find it prudent to make various amendments to its by-laws of a housekeeping nature;

NOW THEREFORE BE IT ENACTED, and it is so enacted as a by-law of the Credit Union as follows:

1. The General By-law of the Credit Union, as most recently confirmed by the members on April 16, 2021 ("By-law No. 1") be hereby further amended by repealing section 1.02 thereof, and replacing it with the following:

1.02 Gender, Plural, etc.

In these By-laws, the singular shall include the plural and the plural shall include the singular; unless the context otherwise requires, a reference to one gender shall include reference to all genders; and the word "person" shall include individuals, bodies corporate, corporations, cooperatives, companies, partnerships, syndicates, trusts, unincorporated organizations and any number or aggregate of persons.

2. By-law No. 1 be hereby further amended by repealing section 6.02 thereof, and replacing it with the following:

6.02 Chair of the Board

The Chair of the Board shall be a director who has not served as Chair for a consecutive period of three (3) years or longer, and shall, when present, preside at all meetings of the Board. The Chair of the Board may also preside at all or some of the meetings of other committees established under these By-laws and under the Act, except for the Audit Committee. The Chair of the Board shall be vested with, and may exercise such powers and shall perform such other duties as may, from time to time, be assigned to him or her by the Board. During the absence or disability or refusal to act of the Chair of the Board, his or her duties shall be performed, and his or her powers exercised, by the Vice Chair.

3. By-law No. 1 be hereby further amended by replacing the phrase "Branch Delegates and shareholders" from the final line of section 13.04 thereof, and replacing it with the word "members".

PASSED by the Board of Directors of Northern Credit Union Limited duly held at Sault Ste. Marie, Ontario on the 8th day of December, 2021.

CONFIRMED by a special resolution of the membership of Northern Credit Union Limited at a meeting duly held at Sault Ste. Marie, Ontario on the 2nd day of March, 2022.

WITNESS the corporate seal of Northern Credit Union Limited.