

**TRUE
NORTH
STRONG**

Northern Credit Union Board of Directors

**Candidate Information Package
Director Elections 2017**

Nomination Period

Opens: Tuesday, January 3, 2017 at 9:00 am
Closes: Friday, February 17, 2017 at 4:00 pm



**TRUE
NORTH
STRONG**

Dear Prospective Board Candidate:

On behalf of the Nominating Committee and Northern Credit Union, we are pleased to announce an election of Directors will take place on Saturday, April 8, 2017 at the Annual General Meeting, Quattro Hotel & Conference Centre, 229 Great Northern Road, Sault Ste. Marie, ON.

If you are interested in becoming a Director at Northern Credit Union and believe your skills and qualifications would allow you to contribute to Northern's governance process, we encourage you to consider this opportunity. Thank you for your interest in choosing to be nominated to our Board of Directors. Inside this package you will find information that explains the process, the qualification criteria and expectations of Board members.

While the organization will benefit from your knowledge, skill and commitment, we also hope that you will gain benefits from the experience. Northern Credit Union provides ongoing education opportunities for directors related to their responsibilities and you will have opportunities to enhance your skills and experience by participating in decision making, influencing policies, and working with a new group of people with varied skills and interests.

The nomination process is guided by the Nominating Committee, which is formed each year following the director election at the AGM. The committee reviews the skills and knowledge of the current board members and identifies any gaps. New directors are recruited to help fill those gaps.

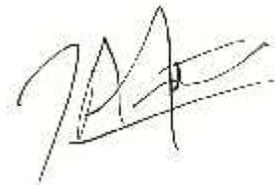
This year the Nominating Committee is seeking nominees who are members of Northern Credit Union, who are committed to our values and mission and who bring financial, governance, IT and/or legal skills and experience. Further details about the nomination process are included in this package.

If you choose to submit your application as a candidate, please complete and submit the documents included in the Candidate Requirements and Forms section of this document. If you have any questions about the enclosed information you may contact Vicki Caicco, Corporate Secretary at vicki.caicco@northerncu.com or 705.253.9868 ext. 4712. For your convenience a checklist is included in Appendix B.

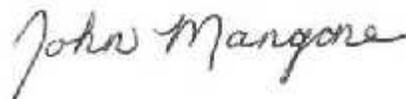
We look forward to receiving your application and meeting you through our Information Session which follows the closing of the nomination period.

Please note that applications must be received no later than **4:00 pm on Friday, February 17, 2017.**

Sincerely,



Tim Foster
Chair, Board of Directors



John Mangone
Chair, Nominating Committee

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2017 Candidate Information

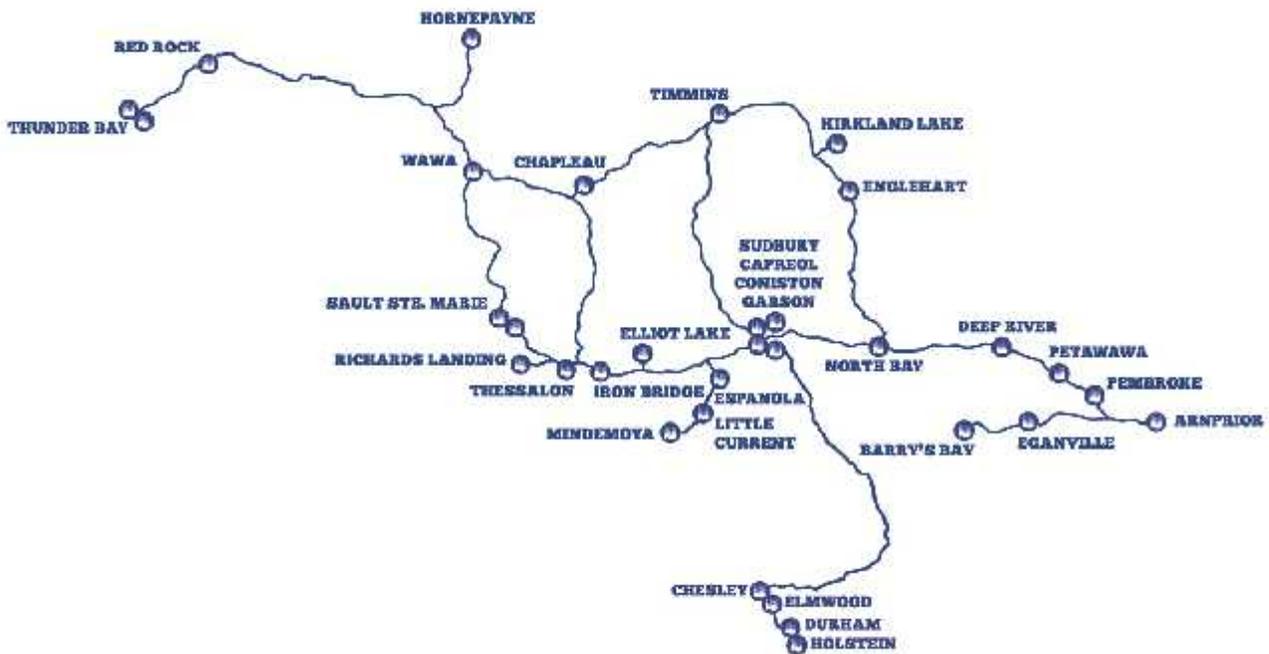
Background

Established in 1957 with 28 members as a closed-bond institution, the Sault Civic Employees Credit Union – today, Northern Credit Union is an Ontario-bond, cooperative financial institution with a brand that is resonating province-wide, that belongs to 60,000 personal and business members.

Going into 2017, Northern will have grown to operate 32 branches in 30 communities across Ontario, with locations nearly spanning between the borders of Quebec and Manitoba and provides employment to more than 250 people.

Our name says it all. Northern Credit Union is a homegrown financial institution that embraces everything the north stands for: our culture, our Northern pride and the sense of belonging to something larger. The North is more than a place---it's a way of life---and it's something we all share. We refer to that (and our brand) as "True North Strong".

The Northern Footprint



Vision and Values

Our Vision is to be the leader in building financial futures—together. We strive not simply to lead in market share or by our financial bottom line, but instead in how we choose to do business and the way in which we treat our members and each other. We are committed to helping members build stronger and more successful futures for themselves, their families and their communities—we are in this journey together.

To accomplish our Vision, we rely on these five core values:

Integrity

Through our consistent professional conduct, high standards and financial success, we will earn and maintain the respect of our members, each other and the industry.

Respect

We demonstrate the value we place on our relationships with all of our members and all of our employees, by treating each other with dignity and respect at all times, in all situations.

Knowledge

We embrace the pursuit of continual knowledge through individual initiatives and organizational support. By strengthening our knowledge and capabilities, we improve our ability to meet and exceed member expectations.

Teamwork

We respect each other's ability to make a valuable contribution, and believe in our ability to do great things—together.

Social Responsibility

This reflects the importance we place on our communities—we provide them a voice through the democratic delegate structure, and we support them through our participation and support of local community events.

Election Process

There are five (5) Director vacancies to be filled in April 2017, four (4) of which will be three (3) year terms and one (1) Director vacancy for a two (2) year term.

The Nomination period opens Tuesday, January 3, 2017 at 9:00 am and closes Friday, February 17, 2017 at 4:00 pm. Nominations will not be accepted from the floor. The Director Nomination package can be found on Northern's website.

The Nominating Committee of the Board plays an integral role in the process of reviewing the applications of nominated candidates who meet the eligibility requirements. It is a mandatory requirement that all applicants participate in an Information Session conducted by the Nominating Committee. This session can be conducted via teleconference and is scheduled during the week of February 26th. This provides an opportunity for applicants to ask any questions they may have over and above information provided in the Nomination package. Incumbents are not required to participate in the Information Session, but are welcome to do so if they wish.

Prior to the Annual General Meeting, the names and profiles of the candidates are made available to the delegates. Candidates will have an opportunity to address the voting delegates in attendance. Votes are then cast by secret ballot and counted by the appointed Election Officer. This year, for the first time, Northern is launching an opportunity for candidates to introduce themselves in a three (3) minute video which will be posted on Northern's website, together with their resume and profile.

Members interested in being nominated to the Board of Directors may obtain additional information by contacting Vicki Caicco, Corporate Secretary, vicki.caicco@northerncu.com or 705-253-9868 ext. 4712.

Director Qualifications

The primary responsibility of the directors is to act in good faith and in the best interests of the credit union and its members. This responsibility, also known as fiduciary duty, includes:

- Working to build trust between the Board and members
- Maintaining confidentiality
- Being knowledgeable about the operations of the credit union
- Disclosing conflicts of interest
- Complying with legislation and regulations
- Protecting the interests of the credit union.

In reviewing applications the Nominating Committee looks for candidates who are members of Northern and have experience in business, finance, and are active in the community. Candidates must also be willing to participate fully in board activities by attending meetings and training sessions. In an effort to become 'green' most of the Board work requires competence in the use of iPads to access Board material through a secure platform.

Applicants for the Board of Directors must demonstrate that they meet the eligibility requirements and are not disqualified from eligibility. The details of eligibility are described in **Appendix A** (Page 32) and include such factors as being a member of Northern for at least one year prior to January 1, being over age 18, a Canadian citizen and not having a conflict of interest with the credit union.

In addition to the requirements described in the By-Law and the Credit Unions and Caisses Populaires Act, 1994, the Board of Directors has established the following requirements of directors.

Mandatory Individual Criteria

A director must:

1. Meet qualifications under Section 91 of the Act.
(<https://www.ontario.ca/laws/statute/94c11#BK111>)
2. Not be disqualified under Section 92 of the Act.
(<https://www.ontario.ca/laws/statute/94c11#BK111>)
3. Meet qualifications under Section 4.02 of the By-laws.
4. Understand the principles behind and share the vision of Northern Credit Union, and have the ability to reflect the values and commitments of Northern Credit Union as well as acting in Northern Credit Union's best interest at all times.
5. Demonstrate the ability to bring a perspective of external business, finance, and social issues to Board deliberations.
6. Understand corporate governance and the fiduciary duties, role and responsibilities of the Board as a whole and as an individual director of a credit union, including the willingness to ask probing questions and challenge management within the governance framework.
7. Commit to regular attendance at Board/Committee meetings, and to full preparedness and willingness to contribute to meeting content.

8. Understand the importance of credit unions in their communities.
9. Demonstrate the ability to provide leadership and be an effective communicator.
10. Demonstrate personal integrity and high ethical standards.
11. Be willing to commit to continuous learning and undertake appropriate director training and development initiatives.
12. Have the ability to understand and assess implications of financial statements and auditors reports.
13. Agree to abide by the additional time commitment, including travel time and work load associated with being a director of Northern Credit Union.

Optional Individual Director Criteria

It is desirable that directors have:

1. Considerable experience as a director of a board
2. A demonstrated reputation of valuable community involvement outside of their activities at Northern Credit Union
3. Core knowledge of, or experience in the cooperative system and an understanding of the cooperative principles.
4. Have experience or familiarity with accounting and reporting standards including financial instruments and International Financial Reporting Standards (IFRS).
5. Have experience or familiarity with enterprise risk management.
6. Have experience or familiarity in strategic planning;
7. Have experience or familiarity with capital markets financing instruments (e.g. securitizations, interest rates, on balance sheet financing etc.), and
8. Have experience/expertise in the field of economics, finance, treasury or investment services.

Note: The Act is accessible at:

<https://www.ontario.ca/laws/statute/94c11>

Board Meeting Practices, Protocols, Procedures and Rules

Northern Credit Union's directors are expected to attend and actively participate in all scheduled Board and committee meetings. They are also encouraged to attend other Northern organizational and community related activities, and be willing to attend credit union system conferences. Directors are required to participate in director education programs.

Meetings of the Board of Directors are an essential part of the credit union's governance processes. The Board of Directors meet on a quarterly basis, primarily in June, September, December, February and April. The Board meetings are in the format of Board Only, Board CEO and Board Regular and typically begin at 5:00 pm. There may be a necessity to call additional meetings if Board approval is required prior to the next quarterly meeting. The Board uses a policy governance model of leadership that is informed by, and committed to, cooperative principles. Attendance at all Board and committee meetings is tracked and reported to the Board of Directors and to Northern Credit Union's delegates and members.

To the greatest extent possible, and to foster team building, the Board determines its own meeting practices, protocols and procedures with a view to ensuring effective, professional and efficient Board meetings.

Those practices, protocols and procedures include, but are not limited to:

- i. coming to meetings having read the pre-meeting materials
- ii. arriving at the appointed time and staying until the end
- iii. disclosing any perceived conflicts of interests at the outset of a discussion
- iv. considering only matters of policy governance
- v. actively participating in each discussion
- vi. not repeating points of view that others have already made
- vii. allowing others to speak without interruption
- viii. expressing dissent in a respectful manner
- ix. keeping comments brief and respecting the timeframes outlined in the agenda
- x. avoiding sidebar conversations or caucus meetings.

All meetings of the Board may be held in person, by video conferencing or conference call. Board members are to inform the Corporate Secretary, prior to the board meeting, if they will be absent and the reason.

Committees of the Board

The committees of the Board support and expedite the work of the Board of Directors. Committees of the Board review matters requiring specialized expertise, issue formal recommendations, and in some cases, make decisions on behalf of the Board. This allows the Board to optimize its time and achieve greater depth in its deliberations than would otherwise be possible. In reviewing committee recommendations, the Board's role is to ensure the soundness of the recommendations without re-doing the work of the committee.

The Board of Directors has established by resolution, five standing committees. Other standing or ad hoc committees may be formed as appropriate. All Directors sit on at least two committees.

Committees and Board meet on a quarterly basis. Board meetings are conducted on the fourth Wednesday of the month, with Committee meetings being held two weeks prior, on Tuesday and Wednesday. Meetings start at 5:15 and run through on a consecutive basis when there is more than one meeting being held that day. Each meeting is kept to no more than 1-1/2 hour in duration. There may be occasion for "Special" Committee or Board meetings to be held. These meetings seldom run longer than thirty (30) minutes and can be conducted via teleconference. Standing Committees are as follows:

Audit	Human Resource
Governance	Nominating
Financial	

Remuneration

Each board member is paid an honorarium for the time spent on Board activities. In addition, compensation / reimbursement of expenses is provided, per policy, for travel to/from meetings, for attending training, conferences, or events on behalf of the credit union.

Estimated Time Commitment

Directors are expected to spend a reasonable amount of time to ensure that they are able to carry out their fiduciary responsibilities. Although the time commitment is not onerous, directors must be prepared to commit the necessary time and effort. The following table outlines an estimate of the time commitment required.

Activity	Estimated Time
Prepare for Board meetings – review information package	3-5 hours / meeting
Attend Board meetings – in-person, consisting of Board Only, Board CEO and Board Regular	2-3 hours / meeting
Prepare for Committee meetings – review information package	1-2 hours / meeting
Attend committee meetings – in-person or via teleconference	1-2 hours
Attend Strategic Planning Session – June in-person not including travel time	2-1/2 days
Training and development – education sessions are provided on the day of the scheduled Board meeting(s) – in-person not including travel time	7-8 hours
Annual General Meeting – Early in April	1 day

Training and Competencies

Director training and qualifications comprise a key focus area for Northern Credit Union's Board, and requirement guidelines are provided by the Deposit Insurance Corporation of Ontario (DICO). In 2012, DICO introduced new requirements and Northern responded with a training policy section in the overall Corporate Governance Policy, using the following rationale:

The knowledge, experience and skill of each director and the Board as a whole are important elements in the success and viability of Northern Credit Union. It is important that directors maintain appropriate competencies to effectively fulfill their responsibilities to the credit union and its members and shareholders and, thereby, contribute to the safety and soundness of the credit union system.

The section of policy dealing with competencies, timelines, assessment and development is excerpted below.

As part of this process, Directors are required to complete a self-assessment, which will be reviewed annually, to determine current competencies and identify areas for further development.

Subsequently, directors will be required to achieve a minimum competency rating within a specific time frame, as set out in the policy, in each of these nine areas:

- Audit & Compliance Oversight
- Board & CEO Performance
- Credit Union Operations
- Financial Literacy
- Governance & Ethics
- Leadership
- Regulatory Environment
- Risk Management Oversight
- Strategic Planning

Directors may be disqualified from serving on the Board if they do not meet the competency requirements within the specified time frame, as per the policy referenced above.

An initial self-assessment survey for nominees is included as an appendix, and must be completed and submitted with your nomination package.

Minimum Director Competency Requirements / Time Frames

Table 1 outlines required competencies, competency levels and time frames for directors, audit committee members, the Audit Committee Chair and Board Chair, as outlined in the DICO Guidance Note (published June 2012). These time frames satisfy DICO's minimum expectations. Competency descriptions are included in this policy, and will be embedded in Northern's overall corporate governance policy.

All directors elected, or appointed, are required to achieve the minimum competency requirements within the specified timeframes set out in Table 1.

Table 1: Required Competencies, Competency Levels and Time Frames

Competency	All Directors	Audit Committee	Audit Committee Chair	Board Chair	Governance Committee
	Competency Level				
Audit and Compliance Oversight	S	S	S	S	S
Board and CEO Performance	S	S	S	S	S
Credit Union Operations	S	S	S	S	S
Financial Literacy	S	S	S	S	S
Governance and Ethics	S	S	S	S	S
Leadership	S	S	S	S	S
Regulatory Environment	S	S	S	S	S
Risk Management Oversight	S	S	S	S	S
Strategic Planning	S	S	S	S	S
	Time Frames to Achieve Competency Level Within Date of Election or Appointment				
	24 months	12 months	6 months	6 months	6 months

* S = Strong

Note: These competency expectations were established by DICO.

Assessment Criteria and Requirements

Each director shall complete a standard self-assessment in order to confirm his or her level of knowledge, skill and experience in each of the required competencies.

Objectives of this self-assessment

- to identify training or development needs for each director in order to ensure that the appropriate competency level is attained in accordance with Northern Credit Union's requirements; and
- determine the degree to which the Board, on an overall basis, satisfies the competency requirements.

Self-assessment criteria for each of the required competencies are included in this policy. An initial self-assessment will be conducted by each new director within 6 months of election. Results of the self-assessment will be reviewed with the Governance Committee to confirm results and identify potential gaps and any training requirements. The Governance Committee will appoint an individual (e.g. Corporate Secretary) to schedule and administer director self-assessment and training requirements, and maintain appropriate records. Supporting documentation will be required to confirm completion of formal director training courses undertaken as a director of the credit union.

Training and Personal Development Requirements

As part of the self-assessment process, each director shall prepare a development plan, and undertake any required training/development in order to achieve these competencies within the timeframes established herein. All Directors are expected to avail themselves of appropriate training courses, where necessary, at the earliest opportunity in order to fulfill competency requirements.

Once minimum competency levels are attained, directors are required to attend at least one director development course, seminar, work shop or program each year. Directors may also choose to pursue a director certification program. A budget for director training will be set for each fiscal year based on development plans and training requirements, including continuing education opportunities. Expenses for all planned training and development courses must be pre-approved by the Governance Committee. Expenses will be reimbursed in accordance with established policy limits and criteria.

Director Liability

Directors of Northern Credit Union are entitled to the full protection permitted under the Act, against personal liability.

In addition, to assist directors in being duly diligent, Northern provides directors with:

- access to professional advisors;
- advance notice of meetings and agenda items;
- maintenance of complete corporate records, including minutes for all Board and committee meetings.

The credit union also provides directors with:

- personal indemnification on the basis permitted by the Act and the credit union's bylaw and as authorized by the Board of Directors from time to time;
- “Directors’ and Officers’ liability insurance” under policies pursuant to coverage that is consistent with best practices in the financial services industry.

The form of indemnity and the type and extent of Directors and Officers liability insurance coverage is reviewed by the Audit Committee on an annual basis.

Director Job Description / Profile

AUTHORITY AND RESPONSIBILITY

The Board of Directors is the legal authority for Northern Credit Union. As a member of the Board, a Director acts in a position of trust for the moral ownership and is responsible for the effective governance of Northern Credit Union.

Requirements

- Commitment to the work of Northern Credit Union and representation for the collective interest of the entire Northern Credit Union region;
- Willingness to engage in on-line training or other training initiatives to improve skill sets as an active Director;
- Knowledge of Policy Governance (Carver) Model and the ability to assist the Credit Union in achieving its mission through effective policy governance, strategic leadership and visioning; ability to articulate the vision and convince others of that vision;
- Time to attend quarterly Board meetings, committee meetings, and the Annual General Meeting;
- Time to attend annual business planning sessions and board development retreats, training conferences, and other professional development, agreed upon by the Board on a yearly basis;
- Support of special events, including fundraising opportunities;
- Support, guidance, and feedback to the Board as a whole on Delegate groups;
- Member in good standing with Northern Credit Union;
- Excellent interpersonal skills and effective communication skills, both verbal and written;
- iPad & computer literacy and the ability to utilize email and other computer applications, as required.

General Duties

- Participate in the development of objectives, annual business plan, annual agenda and strategic priorities;
- Monitor Board policies;
- Participate in standing committee meetings and quarterly Board meetings, as necessary;
- Participate in special committee and Board meetings, as necessary;
- Review Credit Union By-laws and recommend amendments as necessary
- Approve the annual business plan and annual budget
- Provide feedback and support to the Board as a whole – participating in effective dialogue and utilizing constructive feedback mechanisms;
- Approve the hiring, evaluation and annual contract of the Chief Executive Officer of Northern Credit Union;
- Perform Board self-evaluations on a yearly basis;
- Listen and respond to community issues, trends and concerns where they affect the workings of Northern Credit Union and its members.

BOARD MEMBER RECRUITMENT PROFILE

The following Board Director Profile reflects the ideal attributes required to appropriately fill vacancies.

Experience

Potential Directors should demonstrate previous not-for-profit or corporate experience at the Board level, or have been involved in Northern's delegate system, and should be active as Members in good standing with Northern Credit Union. Board experience, along with education and/or work experience in the following disciplines is seen as an asset: commerce, business management or equivalent.

Attributes

These characteristics must be demonstrated by all Directors.

Commitment

- A willingness to devote the time and effort required to be an effective Director, including preparation for and attendance at Board orientations, Board retreats, Board meetings, committee meetings, annual business meeting;
- Strategic planning meetings, Annual General Meetings, and other events or sessions as needed. On average, including training requirements, upwards to 20 hours a month may be required;
- An understanding and commitment to act in accordance with the rules and regulations that govern Northern's Board of Directors;
- Dedication and commitment to serving the organization and the membership within. Directors must support that "the Board of Directors working together collectively is greater than the sum of the individual directors."

Vision

- Great capacity and ability to work with the Board of Directors and the CEO in creating/affirming a shared vision and the strategies to achieve desired outcomes;
- The ability to link the long-range vision with the broader needs of members in each community Northern serves;
- The ability to understand the ways in which specific social and economic factors affect financial trends and changes, as well as their potential impacts on the communities and the Credit Union as a whole;

Ethics & Values

- A commitment to high standards of performance;
- Behaviours and actions that reflect a commitment to integrity, honesty;
- Ethical practice and good governance;
- A commitment to the vision, mission and values of Northern Credit Union and fellow members of the Board

Motivation/Initiative

- A high degree of initiative and interest in serving the needs of members;
- Motivation for serving on the Board must not be driven by a personal agenda, single interest or special purpose group;
- Directors must demonstrate an ongoing commitment to serving the needs of all members and the Credit Union without reservation or exception;

Effectiveness

- An interest and ability to learn quickly, be open minded, objective and analytical;
- Responsible for acquiring the necessary information and knowledge to support sound effective assessments and decisions;
- Support for objective self-evaluations, Board practices, CEO performance reviews, etc. through respectful and honest feedback regarding performance and expected outcomes;

Maturity

- Broad thinking using expertise and knowledge;
- A great capacity and understanding for the need to be flexible, objective;
- Reflective, and yet decisive, often in an environment of high pressure/stress and, at times, ambiguity;

Communication

- Effective articulation of messages and complex issues with clarity, diplomacy and credibility;
- Good public communication ability;
- The ability to represent Northern Credit Union appropriately to the members and the communities we serve;
- Effective computer skills, including email, use of online training tools, and electronic document review. Training is provided on Northern's online boardroom software.

Networking

- An ability to leverage and evolve relationships that will build and strengthen Northern Credit Union with each community served;
- Strong service orientation and instincts

Interpersonal Skills

- An ability to build and evolve relationships at many different levels, working to build respect and a commitment for shared outcomes with all Directors;
- Shared accountability with the Board of Directors and Northern Credit Union partners and members;
- Ability to lead through consensus and influence, while appreciating the need for effective decision-making and results;

Group Decision-Making

- The ability to remain autonomous, yet recognize the importance of putting aside personal biases to support unified group decisions;

Independent Thinking

- Ability to maintain convictions despite undue influence, opposition or threat;

Objectivity

- Ability to draw conclusions through impartial evaluation of other perspectives and views without prejudice or bias;

Judgment

- Use of common sense, measured reasoning, knowledge and experience in reaching conclusions;

2017 Candidate Application Requirements & Forms

1. Individuals wishing to be candidates for Northern Credit Union's Board of Directors must be at least 18 years of age, a member of Northern for a full year prior to January 1, and hold minimum membership share requirement (\$25.00) in Membership Shares. A police background check will be required prior to Annual General Meeting (Investigation Consent).
2. Candidates applying to the Board of Directors must submit the following information:
 - a. Seek the nomination of two qualified individuals, who themselves meet the Nominator Eligibility Requirements outlined on the nomination form. Nominators must sign the Northern Credit Union Director Nomination Form.
 - b. Read, sign, and submit the Statement of Ethical Conduct for Board and Management;
 - c. Candidate Disclosure Form
 - d. CUMIS – Credit Union Bonding Program
 - e. Prepare and submit a written Statement of Interest, not exceeding 250 words, which:
 - i. Provides the membership with enough information about the candidate from a personal and professional perspective to help them understand the skills and expertise the candidate brings to the Board;
 - ii. Outlines the candidate's reasons for seeking election to the Northern Board of Directors
 - iii. Explains why members should vote for this candidate.

This statement will be published by Northern Credit Union as received, and will be used to inform the membership about the candidate.
 - f. Submit an up-to-date resume and brief biography; and,
 - g. Complete and submit the Candidate Expertise and Experience Assessment form.
3. Applications for Nomination must be marked *Confidential* and submitted by **4:00 pm on Friday, February 17, 2017** to:

Vicki Caicco, Corporate Secretary
 Northern Credit Union Limited
 280 McNabb Street
 Sault Ste. Marie, ON
 P6B 1Y6
 Or
 Vicki.Caicco@northerncu.com

Once the Nomination period closes the candidates' eligibility will be validated and contacted for participation in the mandatory Information Session.

The opportunity to present your position as a candidate to service on Northern's Board online is currently being developed where Northern will coordinate creating a three (3) minute video on your behalf.

The election of directors by voting delegates will be conducted at the Annual General Meeting being held on Saturday, April 8, 2017.

2017 Northern Director Nomination Form

Requirements to be Nominators

Any two members of Northern Credit Union Limited may nominate any qualified person (pursuant to the Act and the Northern By-law) for election to the Board of Directors. Nominations must be in writing and signed by the nominators.

I, _____, do hereby accept nomination to the Northern Credit Union Limited Board of Directors.

I am a member in good standing of Northern Credit Union Limited. I am at least eighteen years of age and I am a Canadian citizen or a person lawfully admitted to Canada for permanent residency who is ordinarily resident in Canada (Credit Unions and Caisses Populaires Act, 1994, Section 91).

I am familiar with the Credit Unions and Caisses Populaires Act, 1994. The causes for disqualification from being a Director stated in Section 92 (1) of the Credit Unions and Caisses Populaires Act, 1994 do not apply to me.

I have read and understand the By-laws of Northern Credit Union Limited. The causes for disqualification from being a Director stated in Section 4.02 of those By-laws do not apply to me.

Name of Nominee: _____
(Please Print)

Signature: _____ Date: _____

Address: _____

(Street, City and Postal Code)

Home Telephone: _____ Work: _____
Email address: _____ Cell: _____

Sponsor Information

We, _____ and, _____
(Nominator – please print) (Nominator – please print)

knowing that _____ is a member in good standing, do hereby nominate him/her for the position of Director of Northern Credit Union Limited.

Signature: _____ Signature: _____

Date: _____ Date: _____

NOTES:

1. Nominations will not be accepted from the floor.
2. All nominations must be filed no later than 4 p.m. February 17, 2017 with Vicki Caicco, Corporate Secretary. Email: vicki.caicco@northerncu.com.

Statement of Ethical Conduct for Board and Management

Purpose

The purpose of this statement is to give directors and management guidelines for ethical conduct and to permit them to establish procedures to resolve conflicts of interest, including techniques for the identification of potential conflict situations and for restricting the use of confidential information.

The Board has adopted this statement and the Board shall review this policy annually.

Application

This policy applies to all members of the board of directors, committee members, officers and management (collectively 'officials') of Northern Credit Union Limited ("Northern").

Ethical Conduct

1. Officials will:

- a. Exercise the power that discharges the duties of his or her office honestly, in good faith, and in the best interests of the Credit Union, and strive to abide by the Credit Unions and Caisses Populaires Act, 1994, the regulations, the by-laws of the Credit Union and the by-laws of the Deposit Insurance Corporation of Ontario.
- b. Exercise the degree of care, diligence and skill that a reasonable prudent person would exercise in comparable circumstances.
- c. Comply with and uphold the guidelines, policies and procedures of the Credit Union.

2. Acceptance of Gifts

Family Relationships

It is not uncommon for officials to have close social or family ties with some of those with whom they do business. Things of value exchanged between a Northern official and family members or social friends are not covered by this Statement of Ethical Conduct if they are exchanged solely because of the family or social relationship and not in connection with a transaction or other business with Northern. The exchange of things of value that may create the appearance of conflict of interest, however, should be avoided.

Business Relationships

Although acceptance of things of value in connection with Northern business is generally prohibited, an official may accept meals, refreshments, travel arrangements or accommodation, or entertainment, all of reasonable value, in the course of a meeting or other occasion the purpose of which is to hold bona fide business discussions or to foster better business relations, provided the benefit would be paid for by Northern as a reasonable expense if not paid for by the other party.

An official may not receive things of value for purely personal benefit, or for the personal benefit of anyone other than Northern, or which serve no demonstrable business purpose for Northern Credit Union. A gift of cash in any amount is expressly prohibited.

On a case-by-case basis, the Chief Executive Officer, or in the case of a director, the Chair of the Board may approve other circumstances, not described herein, in which officials may accept something of value in connection with Northern business. Approval may be given by the Chief Executive Officer or Chair of the Board, as appropriate, in writing on the basis of a full written disclosure of all relevant facts submitted by the official. Permanent files must be maintained, by the Corporate Secretary, of all disclosures and responses.

Notwithstanding the above, no official shall accept any gift, hospitality or favour offered or tendered by virtue of the official's position with the Credit Union, where the gift, hospitality or favour is in the substance or form such that an impartial observer would construe it to be an improper incentive; or to place the official under an obligation.

If an official is offered any gift, hospitality or favour that is contrary to the above guidelines, they shall immediately report this to the Chief Executive Officer or Chair of the Board in writing, and a permanent record shall be maintained by the Corporate Secretary. If there is any question about the propriety or permissibility of the gift, or if the gift, hospitality or favour is permissible under the above guidelines but unusual in their character, the official shall contact the Chief Executive Officer or Chair of the Board for interpretation and guidance.

When dealing with public officials whose responsibilities include the business of Credit Unions, acts of hospitality should be of such a scale and nature so as to avoid compromising the integrity or reputation of either the public official or Northern. Such acts of hospitality should be undertaken in the expectation that they could become a matter of general knowledge and public record.

On the other hand, officials may not, on behalf of Northern in connection with any transaction or business of Northern, directly or indirectly give, offer, or promise anything of value to any individual, business entity, organization, government unit, public official, political party or any other person for the purpose of influencing the actions of the recipient.

3. Maintenance of Records

Accounting, administrative and member records will be maintained in an accurate and timely fashion so as to present fairly and accurately the financial position of the Credit Union and of all member accounts for which it has responsibility. No undisclosed assets, liabilities or hidden funds of any sort are permitted.

Conflicts of Interest

1. General

Northern Credit Union's reputation for integrity is its most valuable asset and is directly affected by the conduct of its officials. For this reason, officials must not use their position for private gain, to advance personal interests, or to obtain favours or benefits for themselves, members of their families, or any other related person or connected person as defined in the Act.

Each official shall represent Northern and is obligated to act in Northern's best interest and the best interest of its members, without regard to the official's personal or financial interest or activities. Officials are expected to recognize and avoid those situations where personal or financial interest or relationships might influence or appear to influence the official's judgment on matters affecting Northern.

Officials should understand that a conflict of interest may arise when there is a mere opportunity for conflict to occur. Although officials may not intend to create a conflict of interest, they should

manage their affairs to avoid even the appearance of such a conflict. If an official has any doubt about a certain situation, the official should contact his/her immediate supervisor to discuss it immediately.

Sensitive information concerning Northern's financial matters, plans, changes in products, prospects or business ventures is to be treated as confidential and is not to be disclosed to anyone other than Northern's personnel who need to have the information to carry out their responsibilities and to those involved in conducting, assisting, reviewing, auditing or regulating Northern's business and affairs.

2. Specific Rules

The following specific rules are offered for clarification purposes only and in no way limit the scope of the general rule articulated herein. Except for contracts relating to a director's remuneration as a director or committee member, a contract of indemnity for officials or a contract with a subsidiary, an official shall not participate in discussions or vote on matters which relate to any person, cooperative or corporation in which they have an interest or to which they are affiliated, including cooperatives or corporations which they serve as Board members, or in which they have a material interest.

An official shall not participate in discussions, or vote on matters, which relate to his/her family members or close friends who are a party to a material contract with the Credit Union.

An official with an interest in a supplier shall not participate in discussions or vote on matters that relate to that interest directly, be that a contract with that supplier or a contract with one of that supplier's competitors.

An official shall not recommend or approve, or have any involvement in, whether prior, during or after the loan is made, a loan to any family member or close friends. In this case, the loan shall be presented to the next higher authority level and the relationship/reason for not participating in the loan recommendation or approval properly disclosed under the approval section of the application.

3. Disclosure and Exemption

Recognizing that certain non-compliance with the rules in paragraphs 1 and 2 hereof may be compatible with the Credit Union's best business interest, the exercise of reasonable judgment and prompt disclosure by officials are deemed to be the best safeguards to avoiding breaches of this policy. Officials who are aware of a breach or possible breach of this policy must make full and prompt disclosure to their immediate supervisor and to the Chief Executive Officer, or, in the case of a director, to the Chair of the Board.

Officials who believe they may have a conflict of interest on a matter before the Board shall disclose its existence at the beginning of the meeting, and excuse themselves from the meeting when the issue is being discussed. If the official's interest in an issue did not put him/her in a potential conflict of interest at the first meeting at which it was discussed, disclosure shall be made at the first meeting after he/she becomes so interested. If the official becomes interested after a contract is made, disclosure shall be made promptly after becoming so interested. Upon becoming an officer, disclosure of conflicts shall be promptly made at the first meeting in attendance.

The disclosure of the nature and extent of any competing interest shall be entered in the minutes of the meeting.

Conflicts of interest that are not before the Board shall be disclosed by the affected employee promptly to his/her immediate supervisor, the Chief Executive Officer and any other official who may be involved in the decision process regarding the competing interest. Timing of disclosure shall follow the requirements outlined above, and shall be in writing.

Reporting Questionable or Fraudulent Actions

Officials will report their awareness of any situation which might adversely affect the reputation of the Credit Union, including any questionable, fraudulent or illegal events or material actions in violation of Northern policy which come to their attention. Directors will report the matter to the Chair of the Board; management, to the Chief Executive Officer. If the matter involves the Chief Executive Officer, the audit committee will be informed. Reporting may also be done in accordance with Northern's Whistle Blower Policy.

Every official is expected to comply promptly with any request from internal and/or external auditors for assistance and to provide full disclosure of any situation under investigation.

Confidentiality

Each official must use utmost care and discretion in the handling of confidential information and other information not normally available to the public generally coming to them by reason of their directorship, office or employment, and such information shall, subject to certain limited circumstances, not be disclosed to third parties and shall not be used for personal benefit or for the benefit of family, friends, or associates during or after employment.

Confidential information includes, but is not limited to customers', suppliers', shareholders' or employees' business relationships, loans, accounts, balances, credit ratings, experiences, or any other transaction with Northern; corporate policies, objectives, goals and strategies; lists of clients, customers or vendors; employee records; and other materials such as graphs, memoranda, documents, manuals, reports, records, software or hardware for use in computer or word processing equipment, training materials, bulletins, and similar originals or copies of records whether or not you have contributed to their creation. When an official leaves Northern, the official may not retain or disclose any confidential information.

In respect of information respecting members' transactions with the Credit Union, an official may disclose such information in the following circumstances:

- to a person acting in a confidential or professional relationship to the Credit Union including an employee of Central;
- to a financial institution with which the Credit Union has transactions that may involve confidential matters;
- to a credit grantor or to a reporting agency, if the disclosure is for the purpose of determining the credit worthiness of the member;
- to the Superintendent of Financial Services and the Deposit Insurance Corporation of Ontario;
- to protect the interests of the Credit Union;
- with the prior written consent of the member; and
- to any other person entitled to the information by law.

If an official believes he/she has violated confidentiality, the official has a duty to advise their immediate supervisor and the Chief Executive Officer, and in case of a director, the Chair of the Board. Disclosure shall be in writing and any required response shall be in writing.

Investigation Consent

I, _____, hereby authorize Northern Credit Union Limited, or any agent or representative of the Credit Union, conducting any investigation about me in connection with my application for employment, or, hereafter, during the term of my employment with the Credit Union, as is deemed necessary. In the course of any investigation, the agent or representatives may obtain reports containing credit or personal information on me, as well as any other information relevant to an application for bonding or a determination of my suitability for employment or continued employment, from a consumer reporting agency, my past employer(s), financial institutions, security clearance networks, or from any other persons, or agency as the Credit Union sees fit. It is understood that a photocopy of the form will also serve as authorization.

Certification of Information

I certify that the information given in my application is true and complete to the best of my knowledge. I understand and agree that, if offered employment, any falsified or materially misleading statements on my application will be sufficient cause for dismissal.

Signature _____ Date _____

Director Nominee Expertise / Experience Self-Assessment

Northern Credit Union is committed to the principle of a high quality Board of Directors, and expects that each director brings to the Board a certain level of knowledge and experience, demonstrates certain key attributes and adheres to certain principles. All directors and candidates for the Board are asked to complete the following self-assessment.

The Deposit Insurance Corporation of Ontario (DICO) is the provincial agency responsible for protecting depositors of Ontario credit unions and caisses populaires from loss of their deposits.

The nine competencies for credit union directors, identified by DICO are:

- | | |
|--------------------------------|---------------------------|
| Audit and compliance oversight | Board & CEO performance |
| Credit union operations | Financial literacy |
| Governance & ethics | Leadership |
| Regulatory environment | Risk management oversight |
| Strategic planning | |

Please indicate your level of expertise/experience in the following table by indicating:

- Expert (E)** You possess a degree/certificate/diploma in the skill area and/or have significant work experience in that field.
- Strong (S)** You have direct experience or significant familiarity with the field as part of your employment or volunteer activities.
- Good (G)** You understand the basic fundamentals and concepts that are encountered in this skill area.
- Basic (B)** You have some knowledge of the competency
- N/A** You have no familiarity with the topic or area

Please Note: If you are elected to the Board, you will be asked to complete a more comprehensive self-assessment of specific competencies within three months of election, which the Governance Committee will use to help determine your training and self-development needs in order to fulfill the director training and qualifications requirements as established by the credit union.

Candidate Competency Self-Assessment

Candidate's Name _____

Date _____

(Ratings – Expert, Strong, Good, Basic, N/A)

Competency / Area	Rating
1. Audit and Compliance Performance and regulatory standards; examination & auditing procedures	
2. Board & CEO Performance Setting and evaluating criteria and standards of performance of the Board, directors and the CEO	
3. Credit Union Operations Cooperative business model; key components of operations (people, physical and technical infrastructure), operational risks	
4. Financial Literacy / Expertise Reading and interpreting financial statements and financial performance indicators	
5. Governance and Ethics Board roles and responsibilities; structure; decision making powers; Board policies and process; Committees (mandates; structure; process)	
6. Leadership Leadership traits; skills and effective professional and personal attributes	
7. Regulatory Environment (with respect to financial services & credit union sector) Governing legislation and guidance; regulators	
8. Risk Management Oversight; Enterprise Risk Management Financial and operational risks; risk management and monitoring	
9. Strategic Planning Strategic planning concepts & process; importance of clear strategic direction; monitoring of strategic plan implementation	
Optional competencies, to be completed if applicable	
10. Information Technology Hardware; software; networking; banking systems; databases; web-enabled services	
11. Partnering / Mergers and Acquisition Merger strategies; issues, benefits and challenges	
12. Executive Recruiting & Human Resource Management Recruitment; hiring criteria and practices; performance evaluation	
13. Other competencies; areas of expertise – please describe	

Candidate Disclosure Form

The Credit Unions and Caisses Populaires Act also requires Board candidates to disclose the following information:

1. Are you a party to a material contract or proposed material contract with the credit union? Yes No
2. Are you a director or an officer of an entity that is a party to a material contract or proposed material contract with the credit union? Yes No
3. Have you a material interest in a person who is a party to a material contract or proposed material contract with the credit union? Yes No
4. Are you a spouse, parent or child of an individual who is a party to a material contract or proposed material contract with the credit union? Yes No

If you answered yes to any of these questions, please provide the details.

I will make myself available for an Information Session with the Nominating Committee in order to complete the nomination process, as set out in the Credit Union's By-Laws.

I understand that campaigning is not permitted by candidates for the Board of Directors.

Dated at _____, Ontario, this ____ day of _____, 20__.

Candidate's Printed Name: _____

Candidate's Signature: _____

OTHER EMPLOYMENT:

Do you have employment, other than at the credit union Yes No If "yes" complete the following:

Name of Employer _____ Position _____

Address _____

PREVIOUS EMPLOYMENT: (For the past 10 years for ages 18+ only)

Give full and complete names and addresses of previous employers, time engaged with each, position occupied, and reason for leaving. If there were periods when you were unemployed, please state what you did during that time. If you were not previously employed, provide general information regarding: school attendance, leave of absence, illness or travel. If more space is required, please continue on blank sheet and attach to this application.

Please ensure that there are no gaps in the full 10 year history provided, otherwise please provide an explanation.

Name and Address of Previous Employer	Dates Employed	Last Position Held	Reason for Leaving
1.	From:		
	To:		
2.	From:		
	To:		
3.	From:		
	To:		
4.	From:		
	To:		

For the following questions, if you answer "Yes", please provide us with a full explanation in a separate letter and attach it to this application.

	Yes	No
1. Has any application for a bond been declined by a surety company?	<input type="checkbox"/>	<input type="checkbox"/>
2. Has any person or surety company been compelled to pay a loss on your account?	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you ever failed in your own business?	<input type="checkbox"/>	<input type="checkbox"/>
4. Have you ever voluntarily declared or been petitioned into personal bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>
5. Has any part of your salary ever been garnished?	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you been found guilty of an offence for which you have NOT received an unrevoked pardon under the Criminal Code, the Food and Drug Act, or the Narcotic Control Act?	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you accepted responsibility for a criminal offence in an "Alternative Measures" or other similar "Restorative Justice Program"?	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you presently the subject of any civil action, or have you had a civil judgement rendered against you?	<input type="checkbox"/>	<input type="checkbox"/>
9. Have you been discharged or asked to resign from any position of employment?	<input type="checkbox"/>	<input type="checkbox"/>
10. Has it been determined by a court of law, quasi-judicial tribunal, or Board of Arbitration that you have committed a dishonest or fraudulent act of any kind?	<input type="checkbox"/>	<input type="checkbox"/>
11. Are you related in any way to any individual currently employed by the credit union which has hired you?	<input type="checkbox"/>	<input type="checkbox"/>

**IT IS IMPORTANT THAT THE APPLICANT READ AND FULLY UNDERSTAND THE CONTENTS OF THE AGREEMENT
HEREUNDER BEFORE SIGNING**

AGREEMENT OF APPLICANT

I hereby warrant that the foregoing statements are true and correct, and in consideration of CUMIS General Insurance Company, hereinafter called the Insurer becoming Insurer for me under this bond (the term "bond" shall include the bond herein applied for, every continuation or alteration thereof, and any new bond) in my present or any other position, I agree to unconditionally indemnify and save harmless the said insurer against all actions, proceedings, liabilities, damages, loss, cost and expense, including costs of realization and legal fees on a solicitor client basis, that it may sustain or become liable for by reason of dishonesty on my behalf.

I ALSO UNDERSTAND AND AGREE THAT:

- (a) In the event I am bonded and it is later discovered by the Insurer that any of the answers given are untrue or inaccurate, the insurer may, at its option, cancel the bond.
- (b) Should my circumstances change such that any of the answers given on this application (questions #1 to 11) by me are no longer accurate or true, then I shall immediately notify the Insurer of such change and any failure to do so may result in cancellation of the bond, at the option of the Insurer.
- (c) In the event that I am bonded, I am bound by the terms and provisions of this Agreement.
- (d) The bond is automatically deemed cancelled and terminated on the discovery of any dishonest act on my part whether or not such dishonest act results in any monetary loss to the entity requiring the bond, the Insurer or any other person or organization.
- (e) The Insurer, its agent or the entity requiring the bond, may collect such additional information about me as may be necessary to review and verify the information contained on this bond application. Information may be obtained from sources such as: financial institutions, police forces (federal, provincial, municipal and foreign), current and former employers, credit bureaus, insurance companies, business associates, provincial and federal government departments and foreign governments. The information furnished on this form will be used by the Insurer to determine your eligibility for a bond.
- (f) I may be requested by the Insurer to periodically complete and file an updated "Employee's Application for Fidelity Bond" in substantially the same form as the one filed herewith, with such modifications as may be requested by the Insurer.

I further represent and warrant that I have not concealed or failed to disclose any facts which, if known to the Insurer, would cause the Insurer to decline the bond or which would make the Insurer's liability greater than would normally be expected and I understand and agree that if any such facts should become known to the Insurer, it may, at its option, cancel the bond.

Signature of Applicant

Date

**NOTE: PLEASE ENSURE ALL QUESTIONS ARE ANSWERED BEFORE SUBMITTING.
INCOMPLETE APPLICATIONS WILL NOT BE APPROVED**

CUMIS

The Credit Union Bonding Program

Employee Name: _____

Name of Employer: _____

STATEMENT OF FINANCIAL POSITION

Total annual income from all sources _____ Check if you have included spouse's income (optional)

Financial Position for the period ending _____, 20 _____
Indicate if joint ownership is applicable with an "X" in the column provided.

Personal Assets	X	Amount	Personal Liabilities	X	Amount
Funds in Financial Institution (cash, bonds, stock)			Short Term liabilities (auto loan, personal loan)		
Personal Assets (home furnishings, auto)					
Fixed Assets (home, real estate)			Long term liabilities (mortgage)		
Other assets consisting of:			Other liabilities consisting of: (credit card, acting as co-signer or guarantor)		
TOTAL ASSETS		\$	TOTAL LIABILITIES		\$
NET WORTH – TOTAL ASSETS LESS TOTAL LIABILITIES		\$			

Signature of Applicant

Date (mm/dd/yyyy)

Appendix A

Director Eligibility Requirements

(From Northern Credit Union's By-Law 4.02)

No person shall be qualified for election as a director if he or she:

- a) is less than 18 years of age;
- b) is not a member In Good Standing of the Credit Union, or of a credit union the assets of which are purchased by the Credit Union, who has maintained that status for at least one year prior to January 1 of the calendar year in which he or she wishes to seek election to the Board;
- c) is an officer of, or holds an elected position in, another financial institution other than Central 1 Credit Union, Concentra Trust, Concentra Financial, The Cooperators General Insurance Company, or their successors, or the Spouse or Child of such a person,
- d) is an employee, director, officer or agent of a business, which business is, in the reasonable opinion of the Board expressed by resolution, competitive with the Credit Union, including, without limiting the generality of the foregoing, a bank, trust company, deposit-taking financial institution, lending institution, mortgage or deposit broker, mutual fund salesperson, investment broker, or insurance agent or broker, or the Spouse or Child of such a person;
- e) is an employee of the Credit Union, or an individual who was an employee of the Credit Union, or of a credit union the assets of which have been purchased by the Credit Union, in the three years prior to January 1 of the calendar year in which he or she wishes to seek election to the Board;
- f) is the Spouse or Child of an employee of the Credit Union, or of a former employee of the Credit Union who has been employed by the Credit Union in the three years prior to January 1 of the calendar year in which he or she wishes to seek election to the Board;
- g) is the Spouse or Child of an individual who is then a director of the Credit Union, or who is a candidate for election to the Board in the same election as the person;
- h) has served for twelve (12) consecutive years since his or her first election to the Board occurring at or after October 1, 2009;
- i) is asserting, or has asserted in the five years prior to January 1 of the calendar year in which he or she wishes to seek election to the Board, a claim against the Credit Union which has not been finally resolved; or
- j) is disqualified under the Act from serving as a director of an Ontario credit union.
- k) has been involuntarily removed from the Board, or from a Board of Directors of any Ontario credit union; or

In addition to the provisions of the Act regarding removal of a director from the Board of an Ontario credit union, where a director has not met the competency and training requirements required by the Credit Union within the time frames set out in the “Director Training” section of the Credit Union’s Corporate Governance Policy, the Board may, if thought appropriate, pass a resolution finding that there is no reasonable explanation of, or extenuating circumstances justifying, that failure, and therefore declaring the director’s position vacant.

Every director shall be a Canadian citizen or a person lawfully admitted to Canada for permanent residency who is ordinarily resident in Canada.

No person who has failed to disclose to the Board, in a timely fashion before the election in which the person is a candidate is held everything he or she is required by the Act to disclose as a candidate for director of a credit union, shall be qualified for election as a director.

INDIVIDUAL DIRECTOR DISQUALIFICATIONS

(as extracted from Section 92 Credit Unions and Caisses Populaires Act, 1994)

Disqualified Individuals

92. (1) The following individuals are disqualified from being directors of a credit union:
1. One whose membership in any credit union has been terminated, other than voluntarily.
 2. One who a court has decided is of unsound mind.
 3. One who is an undischarged bankrupt or who has been discharged as a bankrupt in the five years preceding the date on which he or she may be elected as director.
 4. One who is unable to obtain a bond of an insurer licensed under the Insurance Act to write surety and fidelity insurance.
 5. One who is more than 90 days in arrears in the payment of a debt owed to the credit union unless the credit union has agreed to extend the time for repayment.
 6. One who is a listed person within the meaning of the United Nations Suppression of Terrorism Regulations under the United Nations Act (Canada).
 7. One who has been convicted, in the five years preceding the date on which he or she may be elected as a director, of an offence described in subsection (3) and who has not received a pardon for the offence.¹
 8. One whose membership in a professional association has been terminated, in the five years preceding the date on which he or she may be elected as director, for professional misconduct.
 9. An employee of the credit union or a league in which the credit union is a member or his or her spouse, parent or child²
 10. A professional advisor who provides services to the credit union in his or her professional capacity or who has provided such services in the three years preceding the date on which he or she may be elected as a director.
 11. An employee of the Corporation (Deposit Insurance Corporation of Ontario).
 12. A public servant employed under Part III of the Public Service of Ontario Act, 2006 whose employment duties include regulating credit unions.

13. One who has not met the training requirements or qualifications for directors established by the credit union.
14. One who has not met any reasonable condition or qualification set out in the By-laws of the credit union.

EXCEPTION

Section 92. (2)

An individual is not an employee for the purposes of paragraph 9 of subsection (1) solely because he or she provides, without remuneration, services to the credit union or league that are ordinarily provided by an employee. 2007, c. 7, Sched. 7, s. 58 (1).

Note: The above references are provided for information only.

Prior to filing a nomination paper, each candidate is responsible for determining eligibility as a candidate.

Please seek legal advice if you are uncertain of your qualification status.

Appendix B Candidate Checklist

Candidates applying to the Board of Directors must include the following documents with their application:

- Completed nomination form signed by two qualified members of Northern
 - Statement of Ethical Conduct for Board and Management
 - Investigation Consent
 - Completed Director Nominee Expertise / Experience Self-Assessment
 - Candidate Disclosure Form
 - CUMIS – Credit Union Bonding Program
- High resolution (1Mb or higher) photograph (head and shoulders)
 - Resume
 - Brief biography
 - Paragraph up to 250 words explaining why you would like to serve on Northern Credit Union's Board of Directors
 - **This information will be included in the AGM Delegate package**

Appendix C

Director Candidate Schedule of Events

Tuesday, January 3	Notice of Board vacancies posted in all branches and website with link to Director Nomination package
Friday, February 17 @ 4:00 pm	Deadline to submit Director Nomination forms.
Week of February 20	Chief Returning Officer to vet Director Nomination forms
Week of February 27	Information session for applicants
TBD	Director Nominee profiles and three (3) minute introduction video by Director Nominees posted on Northern website
Friday, April 7 (evening)	Meet & Greet for Voting Delegates to meet Director Nominees Quattro Hotel & Conference Centre, Sault Ste. Marie, ON
Saturday, April 8	Director Nominee opportunity to meet delegates prior to AGM and to provide three (3) minute speech at the AGM prior to election.
Saturday, April 8	Successful director nominees will attend Election of Officers meeting directly after AGM conclusion.