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Director Elections

Six candidates have been nominated for four available positions—three for three-year terms and one for a two-year term of office.

The Nominating Committee has met with most candidates and, based on the Board of Directors' established Attributes and Needs, is endorsing the following candidates: **Rosmin Gilani, Doris Wai Ki Mah, Glenn McLaughlin, Sarin Raj and Lorena Spencer.**

Members are encouraged to review all candidate statements before casting their vote.

Voting Information

Voting will take place both in-branch and online, beginning Saturday, February 28 and closing at the end of business on Saturday, March 7, 2026.

Voting Eligibility

To be eligible to vote, members must have been a GVC member for more than 90 days and be 19 years of age or older; corporate members may appoint a non-member to vote on their behalf, as no individual may cast more than one vote.

Mail Ballot Requests

Members wishing to vote by mail may request a mail ballot in writing until February 17, 2026, with request forms available on page 2 of this notice, at any GVC branch, or online at www.gvccu.com.

Election Results

All ballots will be sealed and counted by an independent scrutineer to ensure fairness and integrity in the election process. Election results will be posted.

Building Brighter Futures Through Education

Attention GVC Credit Union members! GVC is proud to partner with the Credit Union Foundation of BC to support post-secondary education and help turn dreams into achievements.

The **Bursary Program** offers financial assistance to those pursuing higher education, emphasizing support for

individuals in financial need and strengthening communities through education.

Visit cufoundation.org/student-application and complete the online application form.

Let the Credit Union Foundation of BC help you achieve your academic goals. Together, we're building a stronger future!

Interac e-Transfer® Autodeposit: A Safer, Faster Way to Get Paid

Sending and receiving money should be simple—and secure. That's why Greater Vancouver Community Credit Union recommends using Interac e-Transfer® Autodeposit, a free feature that automatically deposits incoming e-Transfers directly into your account.

Why Autodeposit Is Recommended

Autodeposit removes extra steps and reduces the risk of intercepted or compromised emails, making everyday money transfers safer.

Prevents intercepted or compromised emails from being used: With Autodeposit, funds are deposited automatically. Even if an email or text notification is intercepted, there is no transfer link or security question for a fraudster to use.

More secure overall: Eliminates shared passwords and security questions—two common weak points for fraud.

Faster access to your money: Transfers are deposited instantly into your account without needing to log in to accept them.

Fewer missed or expired transfers: No need to track down emails or texts before a transfer expires.

Peace of mind for everyone: Senders know the money was successfully deposited, and recipients don't need to take action.

How Autodeposit Works

Once you're signed up, any Interac e-Transfer sent to your registered email address or mobile number is automatically deposited into the account you choose. You'll still receive a notification—just without the extra step of accepting the transfer.

How to Sign Up

Signing up is quick and easy:

1. Log in to online or mobile banking.
2. Navigate to Interac e-Transfer® settings.
3. Select Autodeposit.
4. Choose the account you want deposits to go into.
5. Register your email address or mobile number.
6. Confirm—and you're done.

That's it! Autodeposit will apply to future transfers sent to your registered contact information.

At GVC Credit Union, we're always looking for ways to make banking safer and more convenient for our members. If you have questions or would like help setting up Autodeposit, our team is happy to assist—just ask at your branch or give us a call.

Director Elections - Mail Ballot Request

Complete this mail ballot request form and return it to your branch in person, or by mail to: GVC Credit Union, Attn: Amber Marcheen, 206-3185 Willingdon Green, Burnaby, BC, V5G 4P3 or email to: admin@gvccu.com

All mail ballot requests must be received by GVC Credit Union no later than Tuesady, February 17th 2026.

I have read and understand the voting eligibility requirements as noted above, and deadlines on this form. I would like to request a mail ballot be sent to the address as indicated.

Member Signature: _____

Date: _____



Member Name: _____

Member Number: _____

Telephone #: _____

Mailing Address: _____

2026 Director Elections | Candidates



Rosmin Gilani

Endorsed by the Nominating Committee.

Rosmin has been a member of GVCCU since 2004 and was recently appointed to the Board of Directors. She currently works as an Administrative Assistant in the Electrical Engineering department at BCIT and brings over 35 years of professional experience.

Her background includes roles with Ontario's Ministry of the Attorney General and the Insurance Council of BC, as well as business ownership in food import, retail, and distribution in Kenya. Rosmin is also active in community service, serving as an Associate Director at the Ismaili Centre Vancouver and supporting refugee resettlement initiatives. She is seeking to continue serving on the Board.



Sarin Raj

Endorsed by the Nominating Committee.

Sarin has been a member of GVCCU since 2017. She is the Director of Finance at Brinkman & Associates Reforestation Ltd. She holds a Bachelor of Commerce, MBA and CPA certification. Sarin has over 13 years of financial accounting experience including financial analysis, cost controls, variance analysis and forecasting.

She brings strong analytical skills, expertise in internal control implementations as well as knowledge in treasury and cash management. She is active in her Indo-Fijian community and is looking forward to being a part of an organization that places their members at the forefront. Sarin has served on GVC's board since 2020 and is seeking re-election.



Doris Wai Ki Mah

Endorsed by the Nominating Committee.

Doris has served on the Board of Directors of GVCCU since 2023 and is deeply committed to strengthening community well-being through cooperative values. She is currently the Membership Services

Director at the Midwives Association of BC and previously spent nearly a decade as Chief of Staff to former MP Peter Julian, where she worked alongside diverse communities on policy, legislation, and advocacy.

Doris holds graduate degrees in Political Management and in Leadership, Theology and Society. She has served on several boards and civic committees, including the City of Burnaby's Social Planning and Public Safety Committees, the Society to End Homelessness in Burnaby, and the National Council of Asian Canadians. Doris is seeking to continue her service on the Board to support inclusive, community-rooted financial leadership.

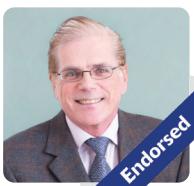


Lorena Spencer

Endorsed by the Nominating Committee.

Lorena has been a member of GVCCU since 1988. She has nearly 30 years of experience as an Educational Assistant with the Vancouver School Board and has also worked as Event Hosting Staff at BC Place Stadium. Her professional background includes work in people-focused and service-oriented environments.

Lorena previously served on GVC's Board of Directors from 2015 to 2018, where she gained experience in board governance, strategic discussions, financial statement review, and regulatory oversight. She holds a Bachelor's degree in Child and Youth Care and is seeking election to rejoin the Board.



Glenn McLaughlin

Endorsed by the Nominating Committee.

Glenn is a long-time member of GVCCU and has served on GVC's Board of Directors since 1987. During his tenure on the board, he has held the positions of Board Chairperson and Vice-Chairperson multiple times and has chaired various committees of the board including its' Investment, Lending & Risk Management Committee and Audit Committee.

Having retired from a rewarding and progressive career working for, and as a service provider to Local Governments in a number of capacities and management positions, Glenn brings extensive experience in commercial contracting, human resources, regulatory environment, risk management, underwriting, policy development and governance, amongst others. He is seeking re-election to the board.



Alireza Vahman

Not endorsed by the Nominating Committee.

Alireza has been a member of GVCCU since 2019. He has worked with financial institutions through his role as a business owner and has practical experience with lending, cash-flow management, credit decisions, and regulatory requirements. He also has experience in business advisory and financial planning, which has contributed to his understanding of financial oversight, risk management, and governance.

Alireza is interested in supporting the long-term financial strength of GVCCU through prudent capital management, responsible lending practices, and appropriate risk and compliance oversight. He also supports secure digital banking and operational efficiencies that improve member service while respecting cooperative values. Alireza is seeking election to the Board for the first time.

RRSP Contribution Deadline

You have until March 2, 2026 to contribute to your RRSP for the year 2025.

An RRSP (Registered Retirement Savings Plan) is a tax-advantaged savings plan, that can help you grow your retirement income. Any investment income earned in an RRSP is tax-deferred, until withdrawn.

Maximize your RRSP Contribution with an RRSP loan

Apply for an RRSP loan today at www.gvccu.com or in person at any GVC branch.

APPLY TODAY

Dividends Declared

We are pleased to announce the Board of Directors has declared the following dividends:

Life Insured Share Savings

1/4 of 1% calculated on the member's minimum quarterly balance and paid as of January 1, 2026.

Membership Equity Shares

2 1/2% calculated on the member's minimum quarterly balance and paid as of January 1, 2025.

Class C Preferred Equity Shares

The 2026 dividend will be 1/2 of 1% above GVC's highest yielding term deposit subject to a minimum rate of 1 1/2%.

Patronage Dividend

Rebate of June 2025's standard personal chequing account charges.

Board of Directors

Elected by you, the members, representing your interests and guiding the future of your credit union are:

Chairperson.....Shaun Olafson
1st Vice-Chairperson.....Charles Milne
2nd Vice-Chairperson.....Herb Gill
Director.....Laurie Bachynski
Director.....Rosmin Gilani
Director.....Doris Mah
Director.....Glenn McLaughlin
Director.....Sarin Raj
Director.....Elaine Schretlen

Prime Rate

In the interest of our members borrowing at rates which are tied to prime, our prime rate as at January 13, 2026 is **4.45%**



Empowering people along their financial journey.

HEAD OFFICE
Administration
206-3185 Willingdon Gr.
Burnaby, BC V5G 4P3
t 604.238.4338
f 604.421.8949

Monday-Friday 8-5

BURNABY
Burnaby Heights Office
4493 Hastings St
Burnaby, BC V5C 0L6
t 604.298.3344
f 604.298.3417

Monday-Thursday 9:30-5
Friday 9:30-6
Saturday 10-2

SURREY
Impact Plaza Office
125-15280 101 Ave
Surrey, BC V3R 8X7
t 604.584.4434
f 604.584.6038

Monday-Thursday 9:30-5
Friday 9:30-6
Saturday 10-2

VANCOUVER
Kingsgate Office
115-370 East Broadway
Vancouver, BC V5T 4G5
t 604.875.8590
f 604.875.8591

Monday-Thursday 9:30-5:30
Friday 9:30-6
Saturday 9:30-4