

2024 DIRECTORS ELECTION &  
SPECIAL RESOLUTION VOTES

**your credit union.  
your choice.**



**[kscu.com/vote](https://kscu.com/vote)**

# meet your candidates

This year, there are **FOUR** candidates standing for election for **THREE** Director At-Large positions. Each position entails a three-year term on the Board. The Nominating Committee conducted interviews with each candidate, and following a thorough evaluation, the Committee has determined that each candidate possesses the essential expertise, experience, and attributes required to effectively oversee the credit union. By voting for the candidates that best align with your values and address your needs as a KSCU member, you're helping to ensure that we're a relevant, resilient, and sustainable credit union for years to come.



## Elizabeth Farthing, Radium Hot Springs

*Recommended by the Nominating Committee*

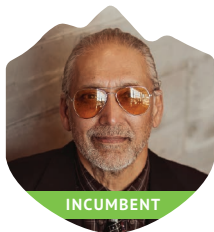
I have held executive management positions in organizations focused on commodities trading and renewable energy generation, as well as in the financial sector. I have a strong

history of compliance program development and management, including oversight, training, investigations, ensuring adherence to organizational standards, as well as compliance with regulations and corporate policies.

I hold a Master of Business Ethics and Compliance and a Bachelor of Commerce and have achieved certification as a Compliance Professional and a Records Management Professional. In addition to trading compliance programs, I have developed and managed North America-wide corporate compliance programs focusing on anti-money laundering, anti-bribery and anti-corruption, sanctions compliance and compliance with all applicable regulations. This involves monitoring regulatory developments and reacting quickly to ensure organizational policies and procedures are in full compliance with all applicable laws and ensuring that employees are aware of requirements, their role, and any impact of relevant changes.

I have also been responsible for ethics and codes of conduct, ensuring all employees are aware, trained and fully compliant. Establishing and promoting a culture of compliance in the organizations I've been involved with has been a lifelong passion. Prior to my energy and commodities trading compliance roles, I worked in several operational management roles in the banking sector, implementing systems, policy, and procedures which advanced efficiency and control in support functions.

Serving on the Board of a condo association for four years, I am the current volunteer President of council. I have owned commercial and residential property in the Columbia Valley since 2014 and am currently transitioning from corporate life in Calgary to full-time residency in Radium with my partner Gord and our two dogs. I enjoy golfing, gardening, snowshoeing, and hiking, as well as volunteering in community development initiatives.



## Amed (Am) Naqvi, Nelson

*Recommended by the Nominating Committee*

I am seeking re-election to continue to serve as a Director of KSCU. I am a Certified Public Accountant and I have lived in the Kootenays for almost 40 years. Currently I act as

Chair of the Audit and Operational Risk Committee, and I am very familiar with the workings of the credit union system and our credit union. I have served on various volunteer boards over the past 35 years, and work with my fellow Directors and colleagues in a cooperative manner to seek consensus and make sure all needs are addressed in decision-making.

The entire financial sector has undergone a significant shift over the last 14 months, with the rapid rise in inflation and unprecedented increases in interest rates over such a short period, where members and our credit union are under stress. Now is the time for our credit union to be more vigilant than ever to protect the savings of its members, and to accommodate our members to manage the interest rate increases and continue to provide the great service it has in the past.

I believe that, as we move forward, KSCU must greatly enhance its services and expand its lines of business to serve the increasing needs of its members. With my background in finance and business, I hope to continue to be of value to the Board and management in their deliberations for the future direction and success of the credit union. If elected, I will commit to serve for a period of not less than three years.



## Clara Reinhardt, Radium Hot Springs

*Recommended by the Nominating Committee*

As an elected official, local government has been my life for 14 years and has opened a variety of doors for me. I have gained knowledge and appreciation of the

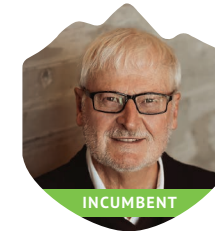
economic drivers in the Kootenays – logging, tourism, technology, mining, conservation, agriculture, and food security. First Nations governance, the history and impacts of the Columbia River Treaty, and working with all levels of government became a large part of my life. This is in addition to the opportunity to serve the residents of Radium Hot Springs and the Kootenays.

Prior to being an elected official, I lived and worked in three territories and four western provinces, which provided me with a much bigger perspective than most on how big Canada is, and how critical it is to find balance between cultures, economy, conservation, and respect for all. My work experience has included banking, the travel industry, retail, emergency responder, training, real estate and building management.

All these experiences make me a potential asset to the Board. I have a proven record of coming to meetings prepared to discuss the relevant issues, stay on task, and provide insightful comments which may not have arisen in previous conversations. My circumstances allow me to be retired and I would like to

continue to serve the community in this role. When I make a commitment, I am all in!

I have been a proud Rotarian for 16 years and am a Red Cross Volunteer as the Team Lead for the Columbia Valley Emergency Support Services team. Coming from a small-town farming community, I embrace volunteering and engaging with my community. My husband and I enjoy camping, fishing, travel, hiking, cross-country skiing and golfing. We raised three children and are now enjoying our three grandsons.



## Keith Smyth, Trail

*Recommended by the Nominating Committee*

As an enthusiastic advocate for positive change and community empowerment, I am a dedicated and experienced candidate committed to fostering a brighter future for KSCU. I have deep community roots

and understand the unique needs and challenges of Kootenay communities. As a retired school principal, I benefitted from a career encompassing elementary, secondary and district levels.

Armed with a passion for member service, I have served on the KSCU Board for over 20 years in numerous capacities, including as Board Chair and serving on all committees. Currently, I act as Chair of the Credit and Risk and Donations Review Committees. I am also a member of the Audit and Operations Committee.

Driven by a desire to give back, I have been an active participant in various community initiatives, including acting as Past President of three BC Games. Whether organizing local events or collaborating with community leaders, I have consistently demonstrated a commitment to making a positive impact. I am proud of my role as Operation Manager of Trail's Silver City Days Festival, as well as the city's Centennial celebration. I have also been fortunate to be awarded both Citizen and Sportsman of the Year awards. My leadership role in managing the International Babe Ruth World Championship was a career highlight.

In the spirit of the credit union system, I believe in the power of inclusivity and collaboration. I envision a community where every voice is heard, and every individual can thrive. In a climate of diminishing resources and financial pressures, my skills and experience allow focus on important issues, such as education, economic development, healthcare, and long-term growth.

Presently, I enjoy being an active curler, helping my grandchildren grow, and volunteering for a broad range of community events. I humbly ask for your support.



# how to vote

## ONLINE OR IN BRANCH

**Starting at 8:00am PT on April 22 until 4:30pm PT on April 26**, eligible members can vote using our secure voting system, either online or at an in-branch voting kiosk. You'll need your member number and date of birth to access the system.

## BY MAIL

You can request a mail ballot by completing and returning the accompanying form. If you qualify to vote, a mail ballot will be sent to you.

# who can vote

## PERSONAL MEMBERS

If you're a member age 19 or older, in good standing, with a minimum of \$25 in membership shares as of February 29, 2024, you're eligible to vote. No member can vote more than once regardless of the number of membership accounts held at Kootenay Savings Credit Union (KSCU).

On a joint account, where \$25 is held in membership shares, only the first named on that joint account can vote. If two adult members under one joint account own the minimum membership shares – \$25 each for a total of \$50 – both members will have the right to vote.

## SOLE PROPRIETORSHIPS

In the case of sole proprietorships, as the person and the business are considered the same legal entity, only one vote is allowed, and the vote must be cast under the personal member number.

## NON-INDIVIDUAL MEMBERS

To vote, all co-operatives, incorporated companies, limited liability partnerships, and registered societies must designate an Authorized Voter to vote on their behalf who cannot be a member of KSCU. The Voter Authorization form can be downloaded at **kscu.com/vote** and returned via email to **election@kscu.com** by noon PT on Thursday, March 28.

Results will be announced at our virtual Annual General Meeting on Tuesday, May 14.

For more info, go to **kscu.com/vote**, visit any branch or call our Member Service Centre at **1.800.665.5728**.

# Your vote helps shape the path for Kootenay Savings' future.

## SPECIAL RESOLUTION VOTES

We recently undertook a full review of our Constitution and Rules, aiming to modernize them, enhance their alignment with our commitment to robust governance, and ensure fair representation for all KSCU members. A detailed overview of the **Special Resolutions** and proposed changes is available at **kscu.com/vote**, at any KSCU branch, or by calling **1.800.665.5728**.

The Board wholeheartedly supports the proposed new Constitution and Rules and strongly recommends members vote in favour of the changes.

## mail ballot request form



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NAME

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ADDRESS

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MEMBER NO.

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SIGNATURE

Detach and mail this form to: **Kootenay Savings Election Officer, 223 – 1101 Dewdney Avenue, Trail, BC, V1R 4T1**. Your request must be received at our offices by noon PT on Thursday, March 28.