



CLICO CREDIT UNION CO-OPERATIVE SOCIETY LIMITED
76TH ANNUAL GENERAL MEETING
FREQUENTLY ASKED QUESTIONS FOR HYBRID MEETING

GENERAL

1. When will AGM be held?

- a. The Annual General Meeting of CLICO Credit Union will be held on April 23rd, 2025, at 5:00 PM.

2. What is the theme of this year's AGM?

- a. The theme for this year's AGM is: **Rooted in Strength, Rising to Greatness: Empowering Generations, Securing the Future.**

3. Where will the AGM be held?

- a. The 76th AGM will be held in a hybrid format and members can attend either virtually using the Zoom platform or physically at **Festival Ballroom, The Radisson Hotel Trinidad, #30 Wrightson Road, Port of Spain**. Only registered members will be allowed to participate in the meeting.

(NB: The first 150 registrants from Trinidad and Tobago who select "In-person Attendance" on the registration form will be allowed to attend physically.)

See Registration FAQs below for details on how to register for the upcoming AGM.

4. What will be the length of the meeting?

- a. The length of the meeting may vary based on the number of questions and member interaction we receive. However, the meeting is scheduled from 5:00 PM to 8:00 PM.

5. Who can attend the AGM?

- a. All members are eligible to attend the Annual General Meeting.

This year's AGM will be in a hybrid format, members wishing to participate MUST register to attend either virtually or in-person by April 22nd, 2025, at 3:00 PM.

See Registration FAQs below for details on how to register for the upcoming AGM.

6. How do I join the virtual meeting?

- a. Once you've successfully completed your pre-registration for the upcoming AGM and we've verified your information, you will be sent a Registration E-mail with links to the meeting and the Elections Voting Portal along with your unique Voting ID.
- b. You can also view our tutorial video on How to Join the Meeting from your Registration Email by clicking [HERE](#).

See Registration FAQs below for details on how to register for the upcoming AGM.

Also, see Elections and Voting FAQs below for details on what is your Voting ID and how it should be used.

7. How can a member access the 2024 AGM Annual Report?

- a. There are two ways a member can access the 2024 Annual Report:



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- i. View or download a copy of the 2024 Annual Report from our website by clicking [HERE](#).
- ii. Members can also collect a hard copy at their respective branch before the AGM.

8. How will I be able to ask a question?

- a. When the Chair opens the floor for questions, members will be permitted no more than 1 minute to make their contributions.
- b. Questions can also be submitted via e-mail prior to the meeting to agm@clicocu.com no later than April 22nd, 2025 at 3:00 PM.

(NB: Members MUST adhere to the rules of the Standing Orders during the meeting.)

- c. Virtual members:
 - i. Would only be allowed to make their contributions via the Q&A window. A moderator will address you, or your inquiry would be passed to the Chair for attention.
 - ii. If a member wishes to make an audible contribution, type the word "AUDIO" followed by your full name and wait for the Chair to recognize you e.g. "AUDIO – John Smith".

(NB: All virtual members must be named correctly to be recognized during the meeting. If a member is not correctly named their question will not be addressed by the Chair.)

- d. In-person members:
 - i. Should state their full name for the record and proceed with their contribution.

See below in General FAQs for details on how to ensure you are named correctly in the meeting.

9. How can I submit a question about the 2024 Annual Report?

- a. Questions can be submitted via e-mail prior to your Annual General Meeting to agm@clicocu.com no later than April 22nd, 2025 at 3:00 PM.

10. How do I ensure that I am named/recognized correctly in the meeting?

- a. Virtual members:
 - i. Will be asked to enter their full name and e-mail address when joining the meeting.
 - ii. If you are named incorrectly or the moderator requests clarification via the Chat:
 - Type your full name in the Q&A window.
 - Wait for the moderator to update your information.
 - Once updated, you will receive confirmation.
- b. In-person members:
 - i. When permitted by the Chair, use the mic to state your full name for the record, in order to be correctly recognized in the meeting.

11. How do I move or second on motions on the floor?

- a. Virtual members:
 - i. Can move or second a nomination by clicking the "Raise Hand" button.
 - ii. The first correctly named member will be accepted as the mover/second.



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- b. In-person members:
 - i. Can simply approach the mic, state “Moved by” or “Seconded by”, followed by their full name. e.g. “Moved by John Smith” or “Seconded by Jane Smith”.

12. How do I vote for a motion on the floor?

- a. Virtual members:
 - i. When a motion is on the floor that requires your vote, a poll would appear on-screen for you to make your selection.
 - ii. You’ll have 20-30 seconds to make your selection and submit your choice.
 - iii. You can also view our tutorial video on How to Participate in the Meeting by clicking [HERE](#).
- b. In-person members:
 - i. When a motion is on the floor that requires your vote, simply indicate your position by show of hand e.g. “In Favour”, “Against” or “Abstain”.

13. Why am I unable to see the in-meeting polls for motions on the floor?

- a. Virtual members:
 - i. If you are unable to see the in-meeting polls, try the following:
 - Leave the meeting and rejoin.
 - If available, try joining from another device.
 - Upgrade Zoom to the latest version on your device and try rejoining the meeting.

14. Where can I find all the 2024 AGM Resources?

- a. You can access all CCU’s AGM Resources:
 - i. On our website [HERE](#).
 - ii. From your registration email.
 - iii. Virtual Members:
 - From the Resources button in the Zoom meeting.
 - iv. Or [HERE](#).

15. How soon after the AGM will dividends be paid?

- a. Dividends are usually paid the following working day after the Annual General Meeting.



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REGISTRATION

1. How do I register for the upcoming AGM?

- a. We encourage all members to pre-register online [HERE](#) to attend your hybrid AGM.
- b. You can also send us an email to agm@clicocu.com along with your full name, contact number and copy of valid identification (i.e. Driver's Permit, National ID or Passport).
- c. Lastly, you can also call or visit your nearest branch to pre-register.

(NB: Please register by April 22nd, 2025, at 3:00 PM.)

2. Who needs to register?

- a. All members must register in order to participate in the AGM.

3. How do you know you've completed your registration for the AGM?

- a. Once you've completed the Registration Form mentioned above, you will receive confirmation via e-mail.
- b. Alternatively, you can reach out to your Credit Union representative for verification at agm@clicocu.com.



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ELECTIONS & VOTING

1. Where can I find the list of nominees offering themselves up for 76th AGM Elections?

- a. The list of nominees offering themselves up for the Board of Directors and Statutory Committees this year can be found in your 2024 Annual Report on pages 120-130.

See General FAQs above on where you can access the 2024 Annual Report.

2. Can any member vote during the AGM Elections?

- a. Yes, once a member has successfully pre-registered for the AGM, he/she will be allowed to vote in the AGM Elections.

See Registration FAQs above on how to register for the upcoming AGM.

3. How long will the Elections take?

- a. The overall Elections process will take approximately 15-20 minutes.
- b. At the point in the Elections where the Voting Portal is declared opened by the Returning Officer, members will have approximately 10-15 minutes to cast their votes. Thereafter, the Voting Portal will be closed.

4. How to vote during the AGM?

- a. Registered virtual members:
 - i. Will receive a Registration E-mail with their unique Voting ID and access to the Elections Portal.
- b. Registered in-person members:
 - i. Will receive their unique Voting ID and access to the Elections Portal upon entry of the meeting.
- c. A video tutorial to orient you on how to participate in the AGM Elections will also be played during the meeting.
- d. You can also view our tutorial video on How to Vote by clicking [HERE](#).

5. What is a Voting ID?

- a. A Voting ID is a private, unique code that allows you one (1) opportunity to anonymously cast your vote in the AGM Elections.

*(NB: Members it is of utmost importance that you please **DO NOT** share your Voting ID with anyone.)*

6. Where do I find my Voting ID?

- a. Virtual members:
 - i. Your Voting ID can be found in the registration email sent to you. It is highlighted in yellow for easy reference.



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- b. In-person members:
 - i. Your Voting ID will be assigned upon entry to the meeting.

7. How do I access the Voting Portal?

- a. Virtual members:
 - i. Can click the Red Button in the registration e-mail.
 - ii. Can click the link posted in the Chat during the meeting.
- b. In-person members:
 - i. Will be provided access to the Voting Portal upon entry to the meeting.

8. Why am I unable to access the Voting Portal?

- a. The Voting Portal is only accessible during the AGM Elections.

(NB: If you've launched the Voting Portal before it has been opened, you can simply Refresh the page and try again.)

9. How can family members sharing one (1) device cast their independent votes?

- a. Once the first person has submitted their vote, simply click the link on the confirmation page to return to the login area.
- b. The next person can then log-in with their unique Voting ID.
- c. Repeat the process until every member has had a chance to cast their vote.

10. How are duplicate votes handled by the system?

- a. You only have one (1) opportunity to cast your vote.
- b. No duplicates are allowed.
- c. All voting submissions are scrutinized by the Election Supervisors.

11. How many selections am I allowed to make?

- a. As the number of selections may vary, instructions will be posted in the Voting Portal for your guidance.
- b. You may select the amount specified on the Voting Portal, choose less than or leave a section blank if you wish.

12. Who do I contact if I run into problems while voting?

- a. Virtual members:
 - i. Send a message via WhatsApp to **+1 (868) 480-4654** for assistance.

(NB: This is a messaging service only; no phone calls will be accepted.)

- b. In-person members:
 - i. Speak to an on-site representative for assistance.



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TECHNICAL

1. Which device can I use to attend the AGM virtually?

- i. You can use any device that can connect to the Internet, such as, your Desktop Computer, Laptop, Tablet, or Smart Phone.
- ii. You can use either mobile data, WIFI or a wired ethernet connection to connect your device to the Internet.
- iii. Once your device is successfully connected to the Internet, you can then click the blue button provided to you in your Registration E-mail to join the meeting.

2. Do I need to download the Zoom app to join the meeting?

- a. If you are accessing the meeting through your smart phone or tablet:
 - i. Android users may download the Zoom app from the Google Play Store, [HERE](#).
 - ii. Apple users may download the Zoom app from the App Store, [HERE](#).
- b. If you are accessing the meeting through your Laptop or Desktop Computer:
 - i. You may download the Zoom app from Zoom's website, [HERE](#).

(NB: If you do not have Zoom downloaded, you can simply join the meeting by clicking "Join from the Browser".)

3. How to update my version of Zoom?

- a. Updating the Zoom desktop client for Windows, macOS, or Linux:
 - i. Sign in to Zoom desktop client.
 - ii. Click your profile picture then click **Check for Updates**.
 - iii. If there is a newer version, Zoom will download and install it.
- b. Updating the Zoom mobile app for iOS or Android:
 - i. Android users can click [HERE](#) to check for updates on the Google Play Store.
 - ii. Apple users can click [HERE](#) to check for updates on the App Store.

For more information on how to update to the latest version of Zoom, click [HERE](#).

4. What if I'm having problems registering or accessing the meeting?

- a. Virtual members:
 - i. Send a message via WhatsApp to **+1 (868) 480-4654** for assistance.

(NB: This is a messaging service ONLY; calls CANNOT be accepted.)

- ii. Call your Credit Union representative at **+1 (868) 624-0669**.
- iii. Send an email to agm@clicocu.com.

- b. In-person members:
 - i. Speak to your Credit Union representative on-site for assistance.