CLICO CREDIT UNION
CO-OPERATIVE SOCIETY LIMITED
33 Edward Street, Port of Spain, Trinidad, West Indies
Telephone: (868) 624-0669/6809, Fax (868) 627-4214
Email: nominations@clicocu.com Website: www.clicocu.com

NOMINATION FORM

Members of the CLICO Credit Union Co-operative Society Limited who are interested in offering themselves for service at the level of the Board of Directors, Supervisory or Credit Committees are advised to complete this form in BLOCK LETTERS and submit physically to any of our two offices at **#33 Edward Street, Port of Spain or Unit # 6, Piarco Plaza, BWIA Blvd, Piarco** or alternatively electronically via e-mail to **nominations@clicocu.com on or before 4:00 PM 27th February 2026**. The following must be submitted along with this fully completed form:

☐ Curriculum Vitae *(including short Bio)*	☐ Passport Sized Photo	☐ Proof of Address (no older than 3 months)
☐ Recent Police Certificate of Character (Under 6 months) Appointment for same must be made online at https://www.ttps.gov.tt/Services/Certificates/Certificate-of-Character-Request (If certificate is still pending, please attach a copy of the receipt in the interim)		

Please note that incomplete Nomination Forms and/or Nominations Forms submitted after the deadline will be considered invalid.

Submission Self-Assessment Guide for Candidates Considering a Position on the

CCU Credit Union Board, Supervisory or Credit Committee

*This self-assessment guide outlines the criteria used to assess candidates for positions on the CCU Credit Union Board, Supervisory Committee or Credit Committee. It is designed to help you evaluate your qualifications and suitability for these roles. These are common requirements for the three entities. **If you qualify under each requirement, please tick as your confirmation of same**. Upon initial selection, there will be additional and more specific requirements, depending on the office being considered for.*

I. General Requirements:

☐ **Active Membership:** You must have been an active member of the CCU Credit Union for at least twelve (12) months.

☐ **Age and Mental Capacity:** You must be over eighteen (18) years of age and of sound mental health.

☐ **Independence:** You cannot be an employee of CCU or any other Co-operative Society.

☐ **Financial Integrity:** You must not have been declared bankrupt.

☐ **Criminal Record:** You must not have been convicted of any indictable or fraudulent offense.

- ☐ **Good Standing:** A member meeting all of his/her obligations to the Society and has been doing so for at least twenty-four (24) months immediately prior to his/her application or, in the case of a member of less than twenty-four (24) months, for the duration of his/her membership.

- ☐ **Nomination Deadline:** You must submit your nomination by the specified deadline.

II. Core Assessment Criteria:

- ☐ **Probity, Honesty, Integrity, and Reputation:** You consistently demonstrate strong moral principles and complete honesty, upholding high ethical standards.

- ☐ **Competence, Capability, and Soundness of Judgment:** You possess the necessary knowledge, experience, and ability to understand the technical aspects of the business, make objective decisions, and manage risks effectively.

- ☐ **Financial Integrity and Soundness:** You manage your personal and/or business financial affairs properly and prudently.

III. Additional Considerations:

- ☐ **Conflicts of Interest:** You can make sound, objective, and independent decisions without undue influence from personal interests.

- ☐ **Time Commitment:** You can dedicate sufficient time to fulfil the duties and responsibilities of a Board or Committee member.

- ☐ **Collective Suitability:** Your skills and experience complement those of the existing Board or Committee, ensuring a diverse and effective team.

Detailed Explanation of Core Criteria:

1. Probity, Honesty, Integrity, and Reputation:

- ☐ **Disciplinary or Criminal Proceedings:** You have not been subject to any past or pending disciplinary or criminal proceedings.

- ☐ **Compliance with Laws and Codes:** You adhere to all laws and codes of conduct relevant to financial institutions and the public interest.

- ☐ **Professional Conduct:** You maintain a high standard of professional conduct and avoid any actions that could negatively impact the reputation of the CCU.

- ☐ **Past Employment and Associations:** You demonstrate a history of ethical behaviour and sound judgment in previous employment and business relationships.

- ☐ **Cooperation with Authorities:** You show a willingness to cooperate with regulatory authorities and comply with legal and professional standards.

- ☐ **Conflict of Interest:** You avoid any business or personal relationships that could materially compromise your objectivity and independent judgment.

2. Competency, Capability, and Soundness of Judgment:

- ☐ **Qualifications and Experience:** You possess relevant qualifications, training, skills, and practical experience in areas such as finance, accounting, risk management, and corporate governance.

- ☐ **Understanding of the Business:** You demonstrate a strong understanding of the CCU's business affairs, the credit union industry, and relevant regulatory and legal environments.

- ☐ **Decision-Making Ability:** You exhibit sound judgment and the ability to make objective and informed decisions in the best interests of the CCU.

3. Financial Integrity and Soundness:

- ☐ **Financial Responsibility:** You demonstrate a history of managing personal and/or business finances responsibly and meeting all financial obligations.

- ☐ **Bankruptcy and Solvency:** You have not been involved in any bankruptcy or insolvency proceedings.

- ☐ **Prudent Financial Management:** You show a pattern of sound financial management and avoid any actions that could jeopardize the financial stability of the CCU.

Important Note: *This guide is intended for self-assessment. The final assessment of your fitness and propriety will be conducted by the CCU's Nomination Committee considering all relevant information and the specific needs of the Credit Union.*

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To: The Chairman,

Nominations Committee

I wish to be considered for

☐ Board of Directors	☐ Supervisory Committee	☐ Credit Committee
Bye-Laws No.28-29	*Bye-Law No. 38*	*Bye-Law No. 39*
Summarised guidelines can be found at the end of this document for ease of reference		

NOMINEE'S INFORMATION						
MEMBER #						
FULL NAME						
DATE OF BIRTH			NATIONALITY			
HOME ADDRESS						
MAILING ADDRESS *(If different than above)*						
CONTACT NUMBER	HOME #		WORK #		Mobile #	
EMAIL ADDRESS						
OCCUPATION						
EMPLOYER						
EMPLOYER ADDRESS						
APPLICANT'S SIGNATURE						
	By signing, I confirm that all the information I have submitted in support of this form is complete and true and I understand that knowingly making a false or misleading statement for this purpose may result in the application and/or appointment being invalid.					

PROPOSER AND SECONDER INFORMATION

(Proposer and Seconder must also be members of CLICO Credit Union)

NAME OF PROPOSER			
PROPOSER'S SIGNATURE		PROPOSER'S E-MAIL	
NAME OF SECONDER			
SECONDER'S SIGNATURE		SECONDER'S E-MAIL	

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GUIDELINES FOR NOMINATION TO THE BOARD OF DIRECTORS

The Board of Directors (BOD) is the strategic governance and decision-making authority of the CLICO Credit Union (CCU). The BOD comprises nine (9) members and annually, three (3) persons are elected by the credit union membership at the Annual General Meeting (AGM) to serve on the Board for a three (3) year period. Additionally, two (2) alternates are elected who serve for one (1) year.

The Board reports to the general membership at the AGM or at any other time required. As Board members serve on a three (3) year rotational basis, they are eligible for reelection when their terms of office are completed.

Prerequisites

- Board members should have a background in business or management
- Each Board Member should be able to assess the financial condition and operational quality of CCU
- Ability to read and interpret financial statements
- Knowledge of and commitment to credit union philosophy
- Able to commit enough time to successfully complete all the duties and responsibilities
- Able to work as part of a team

Main Duties and Responsibilities

To provide governance for the Credit Union in the following manner:

- To set policy
- Plan the Credit Union's strategic direction
- Ensure the safety and soundness of CCU
- Ensure the Credit Union adheres to pertinent laws, regulations, and sound business practices, by establishing boundaries within which the CEO may operate and establish operational procedures
- Ensure the mission of CCU, as defined in its mission statement, is carried out
- Maintain open communications with the members
- Select the CEO, Internal Auditor and Compliance Officer and thereafter direct and review the CEO, Internal Auditor and Compliance Officer’s progress in achieving goals and objectives
- Report to the members as required by law

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GUIDELINES FOR NOMINATION TO THE SUPERVISORY COMMITTEE

The Supervisory Committee is elected by the credit union membership at the Annual General Meeting (AGM), and reports to the general membership. The Committee consists of three (3) persons, who serve for one (1) year.

The Committee's principal objectives are to perform internal audits of the credit union's operational areas throughout the year, and report to the membership at the Annual General Meeting.

Prerequisites

- Must have experience in accounting, finance and/or auditing
- Have experience in performing external or internal auditing
- Able to read and interpret financial statements
- Knowledge of and commitment to credit union philosophy
- Knowledge of CCU Bye Laws and the Co-operative Societies Act
- Able to commit enough time to successfully complete all the duties and responsibilities
- Able to work as part of a team

Main Duties and Responsibilities

- Examine the share and deposit accounts and loan balances, the securities, cash and accounts of all applications for loans
- Become knowledgeable of the credit union's policies, duties and responsibilities of the Board and other committees
- Monitor the adequacy of internal controls and compliance with these controls
- Ensure that CCU's policies and operations are in conformance with the Co-operative Societies Act and CCU's Bye Laws
- Evaluate and make general recommendations on the operations of CCU
- Receive and investigate any complaint or appeal from members concerning the operations of CCU
- Present any internal audit findings to the Board at its regular monthly meetings

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GUIDELINES FOR NOMINATION TO THE CREDIT COMMITTEE

The Credit Committee is elected by the credit union membership at the Annual General Meeting (AGM), and reports to the general membership. The Committee consists of five (5) persons, who serve for one (1) year.
The Committee is principally responsible for the approval and general supervision of loans to members, and for ensuring compliance with CCU's loan policy.

Prerequisites
- Capable of evaluating a borrower's financial condition and ability to repay
- Capable of evaluating the value of collateral
- Knowledge of lending practices and criteria
- Familiar with CCU's loan policy and lending procedures
- Knowledge of and commitment to credit union philosophy
- Knowledge of CCU Bye Laws and the Co-operative Societies Act
- Able to commit enough time to successfully complete all the duties and responsibilities
- Able to work as part of a team

Main Duties and Responsibilities
- Review loan applications for approval according to CCU's loan policy
- Review CCU's loan policy and make recommendations for changes to improve loan underwriting and collection efforts
- Provide/recommend financial counselling for members where necessary
- Prepare and present a report at the AGM summarizing the loan activity for the year