

ANNUAL REPORT 2021





82nd Annual General Meeting

AGENDA

Meeting of
Tuesday, April 12, 2022 at 7:00 p.m.

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OUR VISION

Your member owned financial partner providing a safe, trusted and innovative environment offering financial security to current and future generations.

OUR MISSION

To create a partnership between members and their credit union for mutual financial success.

OSHAWA COMMUNITY CREDIT UNION BOARD OF DIRECTORS AND ALL EMPLOYEES ARE COMMITTED TO:

- Respecting the dignity and privacy of individuals.
- Assisting in the development of each person's self-reliance.
- Providing quality service and competitive products.
- Protecting the financial resources of our members.
- Improving the quality of life for people within our community.
- Operating within sound business policies, the Act and Regulations.
- Honouring the philosophy of "**People Helping People**".





Annual General Meeting

Tuesday, April 13, 2021 at 7:10 p.m.

R. Vanderkwaak, Chair of the Board of Directors, called the meeting to order at 7:10 p.m.

R. Vanderkwaak opened the meeting and welcomed everyone to the 81st Annual General Meeting for Oshawa Community Credit Union Limited.

R. Vanderkwaak noted that this meeting is being held electronically, as required under the government regulations associated with the COVID 19 pandemic and advised that the meeting is being recorded.

The membership observed a moment of silence in memory of our deceased members.

J. Henninger provided a presentation to members on how to use their control panel functions to ask a question, make a comment, or move a motion. J. Henninger also reviewed the process on how to vote for members participating electronically, by phone or in person.

L. Treen announced the recorded members:

As of 7:10 p.m. the Annual Meeting Registration included 28 voting members, combined of 5 members physically present and 23 members participating electronically. There were 7 guests also attending electronically, for a total registration of 35 people in attendance.

R. Vanderkwaak declared a quorum exists according to By-Law #1 and declared the meeting open.

R. Vanderkwaak acknowledged the following guests:

Michael Rooke, Tinkham LLP, Chartered Professional Accountants
Mike Ivkovic and Dominic Vinci, Concentra
Nick Best, Canadian Credit Union Association
Jeremy Picco, Aaron Bastein and Jeffery Grant from PRA Canada

R. Vanderkwaak acknowledged the members of the Board, management team and staff and highlighted significant changes in 2020:

- J. Remillard was formally appointed as General Manager during 2020, as of April 7, 2021 J. Remillard's title changed to CEO.

- Suzanne Bramham was promoted to Retail Credit Manager.
- Dorothy Watson was appointed as Director to fill a vacancy.
- Michel Nakamura was appointed as our new Associate Director.
- Teresa Brudek, long-term Loan Officer retired.

Moved by J. Zamora, seconded by K. Bulloch:

To accept the 2020 Annual General Meeting Minutes. **Motion carried.**

J. Zamora asked if the Market Code of Conduct policy was available to members. R. Vanderkwaak responded that the policy was available in office and will be posted on our website.

Moved by J. Cartwright, seconded by J. Moore:

To accept the Report to the Members. **Motion carried.**

R. Vanderkwaak stated from our humble beginnings in 1939 to presently managing assets over \$124M, your Credit Union has been through many transformations over the years and 2020 was no different. R. Vanderkwaak provided an overview to the key 2020 financial results:

- Income before taxes and distribution to members of approximately \$400K.
- Estimated net comprehensive income of \$340K of which \$297K has been added to retained earnings.
- With the additional income, OCCU currently holds over \$9.2M in retained earnings, making your credit union one of the strongest credit unions in Ontario.
- Capital ratio of over 10%.
- Distribution of dividends paid to members of approximately \$59K.

R. Vanderkwaak advised the membership, in 2020 improvements were made to the aesthetic and function of the main office. We hope to launch a reopening for members to use our enhanced features such as our newly installed Technological Education & Assistance Centre. Here you will be able sit down, have a refreshment and learn about the newest technology and products being offered. Members will also have the opportunity to learn independently, or with one of our Member Ambassadors using your own or one of the Credit Union's available devices.

J. Remillard advised the membership in-spite of COVID, lock downs, restrictions on face-to face interactions and branch access controls that were in place, your Credit Union continued to remain strong and present to meet our members financial needs. The decision in 2019, to implement a new VOIP phone system empowered our employees to serve members remotely and safety from their smartphones.

J. Remillard advised the membership that management, along with great support from the staff, worked diligently to create our new website and in January 2021 we transitioned to that new site and deployed our new Internet Banking Platform as well.

Moved by J. Zamora, seconded by C. Blair:

That the Audit Committee Report be adopted. **Motion carried.**

H. Smith presented the Audit Committee Report and advised the membership that the primary role of

the Audit Committee is to ensure that our Credit Union meets all necessary regulatory and Board imposed standards. H. Smith also noted that the financial statements as presented are a true and fair representation of OCCU's financial performance. Mike Rooke, from Tinkham LLP Professional Chartered Accountants, are in attendance to answer any questions. There were no comments or questions.

Moved by K. Bulloch seconded by H. Berkers:

That the 2020 Financial Statements as presented by our external auditors Tinkham, LLP Professional Chartered Accountants be accepted. **Motion carried.**

R. Vanderkwaak presented the items under new business:

#1 – Elections

R. Vanderkwaak called upon G. Paterson to present the election results.

G. Paterson announced that there were three (3) director positions available to each serve a 3-year term. The three incumbents: R. Vanderkwaak, D. Watson and H. Smith were acclaimed as there were no other applications submitted.

#2 – Appointment of the External Auditors

R. Vanderkwaak called upon H. Smith to explain the external audit selection process.

Moved by J. Cartwright, seconded by J. Zamora:

To appoint Tinkham LLP Professional Chartered Accountants as external auditors for the fiscal year 2021. **Motion carried.**

#3 Amendment to OCCU Bylaw

R. Vanderkwaak, on behalf of C. Blair Chair of the Policy and Bylaw Committee, presented the two proposed Bylaw amendments.

Moved by J. Moore, seconded by H. Berkers:

That the membership approves the deletion of Bylaw Article 8.11 under Proposals "Upon receipt of a proposal from a member to raise an issue at the annual meeting and in request that a statement in relation to that issue be attached to the notice of meeting, the Board shall, within 10 days of its receipt, meet to consider whether or not the proposal is to be included in the notice of meeting, and, where the Board refuses to include the proposal in the notice of meeting, the chair of the Board shall notify the member who submitted it of the refusal, and give reason therefore." **Motion carried by 2/3rds**

R. Vanderkwaak stated by deleting Bylaw Article 8.11, the running of the AGM will be streamlined and provide the Board with the appropriate opportunity to respond to a members' query at the meeting for members as per the Credit Union and Caisses Populaires Act.

L. Treen provided some clarity to Article 8.11 and explanation for the recommendation to delete this article.

#3 Amendments to OCCU Bylaw under Article 7.3 Term of the Chair of the Board.

Moved by K. Bulloch, seconded by H. Berkers:

That the membership approves the suspension of Bylaw Article 7.3 Term of the Chair of the Board until the 2022 AGM of Oshawa Community Credit Union Limited.

“The Chair of the Board shall serve for a one (1) year term. The Chair of the Board may serve for no more than three (3) consecutive terms”.

Motion carried by 2/3rds.

R. Vanderkwaak stated that the suspension of Article 7.3 will allow the current Chair of the Board, the opportunity to complete outstanding strategic items as directed by the Board.

Comments were made by a few members in understanding the reason to suspend Article 7.3. R. Vanderkwaak provided some clarity to the proposal.

K. Bulloch thanked the directors and staff for their hard work during these tumultuous times and for providing excellent service to the members.

J. Cartwright also thanked the staff for helping members through these difficult times during the pandemic and office closings.

R. Vanderkwaak advised there were no other items under “Other New Business” that were properly brought to the attention of the Board. No other comments were made by the membership.

R. Vanderkwaak thanked staff for their continuous dedication to provide great service to our members over the last year. Management and staff pivoted and redirected their focus on other “Ways to Bank” options for members to ensure their financial needs were met during the pandemic crisis.

R. Vanderkwaak advised that a mass email will be sent to all members with an overview of the meeting and requested that members contact the office to update their contact information.

R. Vanderkwaak stated that efforts will be made in 2022 to hold the annual meeting in person, as we all miss seeing our members and the comradery it brings by being together.

Moved by J. Zamora seconded by J. Moore:

To adjourn the meeting.

Motion carried.

Meeting adjourned at 8 p.m.



Roy Vanderkwaak, Chair



Henrietta Berkers, Secretary



Report to the Membership

Like 2020, 2021 was again an astounding year filled with uncertainties. Oshawa Community Credit Union faced many challenges. However, your Credit Union, as it has historically done, has once again proven to have resiliency in remaining profitable during economic challenges.

Financial Strength*:

Based on Regulatory Capital, your Credit Union is the 5th strongest of 61 credit unions in the province.

Profitability*:

Based on our Efficiency Ratio (how much we spend to make \$1.00), your Credit Union is in the top 50% of Credit Unions in the province.

*Most recently available Financial Statistics (2020) from the Financial Services Regulatory Authority of Ontario (FSRA).

SUCCESSSES

Annual General Meeting (AGM)

Considering the Stay-at-Home orders and the regulatory requirement to hold an annual AGM, your Credit Union successfully held their second virtual AGM keeping everyone safe while remaining accountable to you, our Members. Due to the current conditions OCCU is again holding the AGM virtually. We thank all members who are attending our AGM.

Remote Account Opening and/or Document Execution

The Credit Union provided Members further convenience and safety with the launch of Yoti ID and Panda Doc, allowing members to have their financial needs met remotely through digital channels.

LiveChat

Late in the year, the Credit Union launched another channel of communication with its LiveChat platform. On your PC, laptop, tablet etc. and from the comfort of your home you can now chat during regular business hours with one of the friendly staff you have come to know.

Canadian Emergency Business Account (CEBA)

In collaboration with Exports Development Canada (EDC) and facilitated through Central 1, your Credit Union continued to participate in the various iterations of the CEBA program. We were able to accommodate business members' ability to benefit from the CEBA 5.0 (Upsizing) program. Your Credit Union channelled approximately \$1,000,000 of CEBA funding to 18 local small business Members.

Staff Appointments

During the year John Remillard was formally appointed our CEO.

In recognition of Suzanne Bramham's expanded areas of responsibility, her title was changed to Credit Manager while also being appointed as our Market Code of Conduct Officer. In addition, Sarah Broderick was promoted to Member Service Representative II. Both changes are in line with our Succession Plan and lend support to the Loan Department. Sarah was also appointed as our Diversity, Equity, and Inclusion Officer. Look for more exciting changes to occur in 2022.

Internal Audit Services

Late in 2020 your Audit Committee performed an RFP and, after proper due diligence, selected PRA Canada as the new Internal Auditor for 2021.

Growth

We continue to experience unprecedented asset growth of over 10%, (19% in 2020). Depositors can continue to have the confidence that their deposits with the Credit Union are safe and are hard at work, with the Board electing to share some of our income as a dividend of 2.76% to Members and all Class A and Class B shares. The remaining income was added to our Retained Earnings providing a further cushion to protect our Members' deposits.

Social Responsibility

National Truth & Reconciliation Day honours the lost children and survivors of residential schools, their families, and communities. Public commemoration of the tragic and painful history and ongoing impacts of residential schools is a vital component of the reconciliation process. In honour of this day, Credit Union staff all participated in a smudging ceremony followed up with a Sun Dance. Rick Bourque Indigenous Knowledge Keeper facilitated the day's events, while also providing some historical context to the ceremonies and the tragic events being commemorated.

CHALLENGES

COVID

The on-again off-again restrictions, while inconvenient, were very easily managed from lessons learned in 2020. A small staff contingent volunteered to be the regular on-site team while others worked from home answering phones and facilitating safe remote service and when required, curbside service.

We continued to remain "as close as your fingertips". Even many long-time members, accustomed to coming in and being greeted as family, successfully adopted alternative ways to bank. We look forward to seeing all in-person once again.

Historic Low-Rate Environment

Through all of 2021, the Bank of Canada held the over-night target rate at 0.25%. So, while Credit Union income continued to be impacted, we remained profitable.

Committee Work/Projects

During the year the Maintenance Committee initiated the 2020 delayed a much-needed HVAC upgrade. Now staff enjoy a more comfortable and safe work environment.

With much input from PRA Canada, our new Internal Audit firm, the Policy Committee managed and implemented many new/updated policies creating accountability and making your Credit Union stronger.

The Nominating Committee was successful in attracting two well-qualified candidates to run for your board in 2022.

The Planning & Budget Committee was also challenged in developing a realistic 2022 budget during these uncertain times and razor-sharp margins. The summarizing theme for 2022 continued to be Operational Agility.

Likewise, the Executive Committee provided close support to the management team during the year and experienced a productive and successful year in their respective area of responsibility.

During the year we also reviewed 110 loan applications valued at approximately \$22.2M. Five applications valued at \$112,500 were declined while 105 valued at \$22.1M were approved. The approvals included nine loans for a total of \$131,435, fifty-four mortgages for \$13,083,077 and forty-two home equity lines of credit for \$8,927,521.

**Your Banking,
Your Way**



We continue to look forward to serving you in exciting new channels with new and improved electronic products and services. We also hope to see you back-in-branch in 2022 and utilizing our Technological Education & Assistance (TEA) Centre and the various devices available to learn from.

In conclusion, employees, management, and the Board of Directors collectively continue to work cooperatively and efficiently within our highly regulated framework in providing our approximately 3,600 members, with a financially strong Credit Union. As also reflected by our recent accomplishments, our commitment to new technologies coupled with our adoption of the Market Code of Conduct, we remain committed to serving our members at the highest service level possible.

All deserve financial success, and we strive to be your partner in that journey, as ultimately, your success is our success.

Respectfully,

Roy Vanderkwaak, Chairman
OCCU Board of Directors

John Remillard, CEO
Oshawa Community Credit Union



Report from the Audit Committee

Every Credit Union has an Audit Committee whose role, in great part, is established under the Credit Unions and Caisse Populaires Act, 1994 “The ACT” and further enhanced by Financial Services Regulatory Authority of Ontario (FSRA). The Committee’s function is to assist the Board of Directors in fulfilling its oversight responsibilities and is guided by the Act and OCCU’s By-Laws, policies and procedures. The primary role is to ensure that our Credit Union is meeting all necessary Regulatory and Board imposed standards.

In 2021, the Audit Committee executed a “request for proposal” for Internal Audit services and selected PRA Canada as Oshawa Community’s new Internal Auditors. They bring a wealth of experience, fresh insights, and familiarity with credits unions across Canada to benefit OCCU.

The Committee is required to meet at least quarterly; however, we usually meet monthly, except during the summer. Our CFO, Greg Greer, and CEO John Remillard, regularly provide detailed reports on our financial results and current situation. We also meet with our Internal Auditor, PRA Canada to discuss ongoing and future reviews of OCCU’s internal controls and compliance to Regulatory guidelines. Annually, the Committee meets with our External Auditors, Tinkham LLP Chartered Professional Accountants, to discuss and then later review their audit plans and findings. We review the Draft Annual Financial Statements and present them to the Board and finally to you for approval. Although this represents an emphasis on our financial affairs, the Committee is, as mentioned above, also responsible for upholding Regulatory requirements.

I am extremely proud of the work that is being performed internally. We regularly receive excellent reports from our auditors, and they praise our staff for their hard work and ongoing due diligence. I am pleased to report that once again your credit union received an unqualified report from the Auditors for 2021. Based on the findings of both Auditors, all significant recommendations have been implemented and are in accordance with the ACT, Regulations, Audit Committee Charter and the Credit Union By-Laws. I am also pleased to advise that there continues to be no matters to bring to your attention

Respectfully submitted,

Gil Paterson

Gil Paterson, Chair, CPA:CMA

Committee Members: Correna Blair, Dorothy Watson, H. Smith, FCPA, FCA

TINKHAM LLP | CHARTERED
PROFESSIONAL
ACCOUNTANTS

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M Y Tkachenko CPA CA
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REPORT OF THE INDEPENDENT AUDITOR ON THE SUMMARY FINANCIAL STATEMENTS

To the Members of
OSHAWA COMMUNITY CREDIT UNION LIMITED

Opinion

The summary financial statements, which comprise the summary balance sheet as at December 31, 2021 and the summary statement of comprehensive income for the year then ended are derived from the audited financial statements of Oshawa Community Credit Union Limited for the year ended December 31, 2021.

In our opinion, the accompanying summary financial statements are a fair summary of the audited financial statements on the basis described in the note to the summary financial statements.

Summary Financial Statements

The summary financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon. The summary financial statements and the audited financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated January 27, 2022.

Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of the summary financial statements on the basis described in the note to the summary financial statements.

Auditor's Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are a fair summary of the audited financial statements based on our procedures, which were conducted in accordance with Canadian Auditing Standard (CAS) 810, Engagements to Report on Summary Financial Statements.

Toronto, Ontario
January 27, 2022



Licensed Public Accountants

**OSHAWA COMMUNITY CREDIT UNION LIMITED
SUMMARY BALANCE SHEET
AS AT DECEMBER 31, 2021**

	2021	2020
ASSETS		
Cash	\$ 14,271,631	\$ 19,564,016
Investments	41,074,882	23,580,275
Loans and advances to members	80,052,735	79,629,517
Income taxes receivable	68,224	94,772
Other assets	427,532	159,576
Capital assets	849,093	925,200
Deferred income tax asset	116,702	110,683
	\$ 136,860,799	\$ 124,064,039
 LIABILITIES, MEMBER ENTITLEMENTS AND MEMBERS' EQUITY		
Accounts payable and accrued liabilities	\$ 213,972	\$ 218,776
Members' accounts and deposits	124,313,093	111,613,450
Members' share capital	3,020,776	2,974,239
Retained earnings	9,356,197	9,257,574
Accumulated other comprehensive loss	(43,239)	-
	\$ 136,860,799	\$ 124,064,039

Approved on behalf of the Board:

Gil Paterson _____ Director

Correua Blair _____ Director

A full set of audited financial statements is available from the Credit Union.

OSHAWA COMMUNITY CREDIT UNION LIMITED
SUMMARY STATEMENT OF COMPREHENSIVE INCOME
YEAR ENDED DECEMBER 31, 2021

	2021	2020
Interest income		
Interest on loans and advances to members	\$ 2,528,646	\$ 2,982,396
Investment interest and dividends	473,411	345,041
	<u>3,002,057</u>	<u>3,327,437</u>
Interest expense	817,955	991,634
Provision for (recovery of) impairment losses on loans and advances to members	<u>(2,093)</u>	<u>2,135</u>
Financial margin	2,186,195	2,333,668
Other income	<u>290,905</u>	<u>305,947</u>
	<u>2,477,100</u>	<u>2,639,615</u>
Expenses		
Salaries and benefits	1,131,034	1,075,036
Data processing	263,464	219,405
General, administration and office	244,866	292,481
Professional fees	166,272	171,052
Insurance	148,032	139,624
Cash costs and clearing charges	116,293	130,086
Occupancy	115,274	117,830
Depreciation	86,134	101,892
	<u>2,271,369</u>	<u>2,247,406</u>
Income before dividends and provision for taxes	205,731	392,209
Member dividends, bonus interest and rebates	16,243	11,767
Provision for income taxes	<u>39,043</u>	<u>44,006</u>
Net income for the year	150,445	336,436
Unrealized loss on investments (net of tax)	<u>43,239</u>	
Net comprehensive income for the year.	<u>\$ 107,206</u>	<u>\$ 336,436</u>

A full set of audited financial statements is available from the Credit Union.

**OSHAWA COMMUNITY CREDIT UNION LIMITED
NOTES TO THE SUMMARY FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2021**

Summary financial statements:

The summary financial statements are derived from the audited financial statements, prepared in accordance with International Financial Reporting Standards, as at December 31, 2021 and December 31, 2020 and for the years then ended.

The preparation of these summary financial statements requires management to determine the information that needs to be included to ensure they are consistent in all material respects with, or represent a fair summary of, the audited financial statements.

Management prepared these summary financial statements using the following criteria:

- (a) the summary financial statements include a statement for each statement in the audited statements, except the statement of members' equity and statement of cash flows, which can be obtained from the complete set of audited financial statements;
- (b) information in the summary financial statements agrees with the related information in the audited financial statements;
- (c) major subtotals, totals and comparative information from the audited financial statements are included; and
- (d) the summary financial statements contain the information from the audited financial statements dealing with matters having pervasive or otherwise significant effect on the summarized financial statements.

A full set of audited financial statements is available from the Credit Union.

Resolutions of the Board of Directors of Oshawa Community Credit Union Limited (the “Credit Union”)

Re: Proposed Articles of Amendment

BE IT RESOLVED that:

- (1) the following Special Resolution be presented to the Members for approval at the Annual General Meeting scheduled for April 12, 2022:

BE IT RESOLVED AS A SPECIAL RESOLUTIONS OF THE MEMBERS OF THE CREDIT UNION THAT:

- (a) the following provision be added to the Articles of Incorporation of the Credit Union, with respect to which a Certificate of Incorporation was issued on January 31, 1952, as amended by a Change of Name dated June 30, 1970, and Articles of Amendment dated July 4, 1996, in accordance with the provisions of section of the Credit Unions and Caisses Populaires Act, 1994 (Ontario), as amended (the “Act”):

“The minimum number of directors of the Credit Union shall be five (5) and the maximum number of directors shall be seventeen (17)”; and

- (b) the Credit Union is hereby authorized and directed to deliver to the Chief Executive Officer of FSRA articles of amendment in accordance with the provisions of section of the Act in the event all pre-conditions for the special resolution approving the amendment of the articles of incorporation taking effect have been satisfied.
- (2) Any two officers, or one director and one officer of the Credit Union, are hereby authorized to sign the articles of amendment, and any one of the signors is hereby authorized to verify the articles of amendment by way of affidavit, if the articles of amendment are duly authorized by the members of the Credit Union.

Resolutions for the Proposed By-law Amendments

Re: Dealing with the specified number of directors the Credit Union is required to have for the time being following receipt of the Certificate of Amendment in respect of the Articles of Amendment, and the deletion of 7.3 of the current By-laws

BY-LAW TO AMEND THE BY-LAWS OF OSHAWA COMMUNITY CREDIT UNION LIMITED (the “Credit Union”)

BE IT ENACTED, and it is so enacted, as a by-law of the Credit Union as follows:

- (1) Article 7.3 of the Credit Union’s existing general by-laws (the “General By-laws”, as amended to April 13, 2021), which currently limits the length of the term of office of the Chair of Board, is deleted.
- (2) Article 5.1 of the Credit Union’s existing general by-laws (the “General By-laws”, as amended to April 13, 2021), is amended by deleting the words “The number of directors of the Credit Union shall be nine (9)”, and replacing them with the following: “Effective on the effective date of a Certificate of Amendment amending the Articles of Incorporation of the Credit Union to add a provision stating the minimum and maximum number of directors that the Credit Union may have from time to time, the number of directors of the Credit Union shall thereafter be eleven (11), until such time as it is changed by a further by-law amendment to a number of directors within the range stated in the Articles of Incorporation.”

BE IT RESOLVED THAT the By-law set out above be presented to the members for confirmation, without amendment, by way of a Special Resolution passed through voting at the Annual General Meeting scheduled for April 12, 2022.



OCCU Board of Directors



Roy Vanderwaak
Chair of the Board
Term Expiry: 2024



Don Nicholls
Vice Chair of the Board
Policy and By-Law
Planning and Budget
Term Expiry: 2022



Henrietta Berkers
Secretary of the Board
Maintenance
Nominating
Term Expiry: 2023



Howard Smith
Audit
Nominating
Term Expiry: 2024



Jackie Moore
Chair – Maintenance
Planning and Budget
Term Expiry: 2022



Correna Blair
Chair – Policy and By-Law
Maintenance
Audit
Term Expiry: 2023



Dorothy Watson
Policy Committee and By-Law
Audit
Nominating
Term Expiry: 2024



Gillis Paterson
Chair – Audit
Planning and Budget
Term Expiry: 2022



Cameron Salmers
Chair – Planning and Budget
Maintenance
Term Expiry: 2023

Employees of OCCU

John Remillard	Chief Executive Officer (Privacy Officer and Complaints Officer)
Linda Treen	Administration Manager (Compliance Officer)
Jakob Henninger	IT Manager
Greg Greer	Chief Financial Officer
Suzanne Bramham	Credit Manager (Market Code of Conduct Officer)
Sharan Yarrow	Level III
Carolyn Terrion	Level II
Lori Kelly	Level II
Jackie King	Level II
Lori Hunsley	Level II
Sarah Broderick	Level II
Samantha Harrison	Level I
Amy Munro	Level I
Patricia Albrecht	Level I
William Prest	Level I





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