



**NOTICE OF ANNUAL GENERAL MEETING
FAMILY FIRST CREDIT UNION LIMITED
trading as FAMILY FIRST BANK
ABN 39 087 650 057**

NOTICE is hereby given that the fifty fourth Annual General Meeting of Family First Credit Union Limited trading as Family First Bank (Family First) will be held **virtually on Tuesday 9th November 2021 at 7.30 p.m.** To attend the virtual Annual General Meeting, you can register by contacting us by email administration@familyfirst.com.au, by calling us on 1300 369 900 or by registering your interest in person at any of our branches. Upon registering, you will be sent a link which will enable you to attend the virtual Annual General Meeting. **You must register your attendance however prior to Friday 5th November 2021.** Any personal information collected from you when you register for Family First's Annual General Meeting will be handled in accordance with our Privacy Policy. A copy of Family First's Privacy Policy is available on our website or from the staff at one of our branch locations.

AGENDA

1. Welcome to Members and Guests
2. Acknowledgment of Country
3. Credit Union Prayer
4. Apologies
5. Confirmation of the Minutes of the fifty third Annual General Meeting
6. Business Arising
7. Presentation and Adoption of Director's Annual Report
8. Presentation and Adoption of Financial Report
9. Presentation and Adoption of Auditor's Report
10. Appointment of Auditor - Intentus Chartered Accountants will continue as the External Auditors after having their contract extended for a further one year period. (John O'Malley will continue on as the Audit Engagement Partner).
11. Setting Auditor's Remuneration

12. Board of Directors election

In accordance with the Constitution of Family First, the term of three member elected Directors is due to end after the 2021 Annual General Meeting. Nominations for the position of Director were called for in August 2021 in accordance with the Constitution. Retiring Directors Colin Ray Lenton, Peter James Cafe and Antony Benetatos have put themselves forward to stand for re-election. No other nominations were received. As the number of candidates is equal to the number of vacancies to fill, the election process is discontinued and members will vote on the appointment of the Directors by ordinary resolution. The nominees have been assessed as 'Fit and Proper' by the Director Nominations Committee. To consider and, if thought fit, to pass the following resolution as an ordinary resolution:

Resolution 1

“That Colin Ray Lenton be elected for a 3 year term as Director.”

Resolution 2

“That Peter James Cafe be elected for a 3 year term as Director.”

Resolution 3

“That Antony Benetatos be elected for a 3 year term as Director.”

13. Remuneration of Directors

The Directors have proposed that the remuneration of Directors be increased by 3% to that received in the previous year, that being a total of \$154,027 (inclusive of the Superannuation Guarantee) in remuneration to be split amongst the member elected directors for the next 12 months. To consider and, if thought fit, to pass the following resolution as an ordinary resolution:

Resolution 4

“That member elected Directors’ remuneration, inclusive of the Superannuation Guarantee, be increased by 3% to that received in the previous year at a combined maximum of \$154,027 for the period commencing at the conclusion of the 2021 AGM to the conclusion of the 2022 AGM and to be apportioned amongst Directors at the discretion of the Board.”

14. Presentation of the 2021 Wes Anderson Memorial Employee of the Year Award

15. Close

Members have the right to appoint a proxy to vote on these resolutions, if they wish. An Appointment of Proxy form has been mailed to you with this Agenda. Should you require a replacement, a copy is available from any office of Family First or you can email us on administration@familyfirst.com.au or phone us on 1300 369 900 and we will arrange to have one posted out to you. If you choose to appoint a Proxy, please carefully read the instructions contained in the proxy form.

By order of;
Mr Darryl Macauley
Company Secretary
dmacauley@familyfirst.com.au