IMPORTANT NOTICE

Please read this important information carefully, as it affects your entitlement to Death Benefit Insurance.

With effect from **31 May 2027**, the minimum savings balance required to qualify for DBI is **£100**. Members **must maintain a minimum savings balance of £100 at all times** to continue to qualify for this insurance.

If you fail to maintain the required £100 minimum savings balance, there will be no entitlement in the event of your death to any DBI payment.

The DBI cover will remain at **£2,000**, subject to approval at the Credit Union's Annual General Meeting. This adjustment will help ensure the long-term future of the DBI scheme, allowing us to continue supporting our members and protecting the benefits it provides. If you have any questions or are unsure whether you meet the requirements, please contact our office on 02838335104.

56th ANNUAL GENERAL MEETING

You are warmly invited to attend the 56th Annual General Meeting of Portadown Credit Union Ltd on **Tuesday, 24 November 2026, at 7pm**, at our office, 26 Market Street, Portadown. The AGM is an opportunity to hear about the Credit Union's performance over the past year and take part in decisions affecting **your Credit Union**.

BOARD OF DIRECTORS – NOMINATIONS

There are **three vacancies on the Board of Directors**, and members are invited to put forward nominations. Nomination forms are available from our office and must be completed and returned by **Thursday, 19 November 2026**. Forms must be signed by the nominee, proposer and seconder, all of whom must be members of Portadown Credit Union and aged 18 or over.

ACCOUNT STATEMENTS

Enclosed is your account statement for the year ended **30 September 2026**. The audited accounts and AGM reports will be available online or from our office from **Friday 20th November 2026**.

In closing it would be remiss of us to not acknowledge the forthcoming retirement of our Manager, Paula Larkin, who has dedicated 36 years of service to Portadown Credit Union and we take this opportunity to extend our sincere thanks for her commitment, dedication and invaluable contribution over the years and wish her the very best in her next chapter.

The Board of Directors and staff would like to take this opportunity to thank you, for your continued loyalty and support. Your membership is greatly valued, and we look forward to welcoming you to the AGM.

Yours sincerely

The Board of Directors
Portadown Credit Union