



A MESSAGE FROM THE PRESIDENT

Dear Members, Staff, Elected Committees, and Fellow Board Directors,

I am deeply honored to address you today as the newly elected President of Agricola Credit Union. This opportunity to serve and represent our organization, which has been a pillar of financial stability and community support, fills me with gratitude and a strong sense of responsibility.

First and foremost, I extend my heartfelt thanks to all of you for entrusting me with this leadership role. To my fellow board directors and elected committee members, I commend your commitment and dedication to our shared vision. To our diligent staff, your hard work and professionalism are the foundation of our success. To our general membership, you are the heart of Agricola Credit Union, and your trust inspires us to achieve excellence in service.

Staying in AGM Mode

As we embark on this new chapter, it is critical that we remain in **Annual General Meeting (AGM) mode** as we prepare to provide a comprehensive report on the Credit Union's activities and performance for 2024 by the end of the first quarter. This requires all of us, board, committees, staff, and members alike, to remain focused, collaborative, and engaged in fulfilling our organizational objectives.

Over the coming weeks and months, we will work diligently to ensure the timely preparation and delivery of this report. It will highlight our achievements, challenges, and opportunities as we continue to pursue sustainable growth and meaningful community impact.

Vision and Commitment

As your President, I am committed, with the support of the board members to leading with transparency, accountability, and collaboration. My focus will be on four key pillars as we move forward together:

1. **Strengthening Financial Services:** We will continue to evolve and enhance our financial products and services to meet the diverse needs of our membership.
2. **Empowering the Community:** Through financial education, outreach, and tailored solutions, we aim to strengthen the well-being of individuals and businesses within our community.
3. **Fostering Transparency and Engagement:** Open communication and collaboration will guide our efforts, ensuring that every member and stakeholder has a voice in shaping our Credit Union's future.
4. **Enhancing Workplace and Facilities:** We are dedicated to upgrading our workplace and facilities, fostering an environment that is not only functional but also inspiring. By creating a more conducive, aesthetically pleasing, and comfortable space, we aim to enhance productivity, well-being, and overall experience for both our valued staff and members. Our commitment to excellence extends beyond financial services, ensuring that every interaction within our institution is met with a welcoming and uplifting atmosphere.

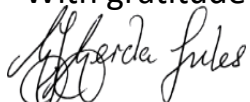
Call to Action

In navigating the opportunities and challenges that lie ahead, we will continue to perform our duties in AGM mode. I encourage all members to stay actively engaged in the affairs of our Credit Union, since your feedback, ideas, and involvement are essential to our success. I also look forward to working closely with the committees and staff to align our efforts and ensure that our plans are executed efficiently and effectively.

Once again, thank you for your trust and confidence. I am excited to lead this incredible organization into its next chapter and ensure it remains a beacon of financial empowerment and community well-being.

Let us work together to make 2025 a year of success and achievement, while strategically preparing for a productive AGM by the end of the first quarter, where we will reflect on our progress and plan for the future.

With gratitude and determination,



Gerda Eve-Jules

President, Agricola Credit Union