



MEMBER SENSITISATION

How to Cast Your Vote: Online and In-Person

14th Annual General Meeting | Elections & Special Resolutions

This guide explains, step by step, how members will vote during the Annual General Meeting (AGM), whether joining online via Zoom or attending in the physical meeting space. It also explains exactly what a YES, NO, or ABSTAIN vote means, so every member can vote with confidence.

1. Understanding Your Vote

At this AGM, members will vote on two matters: the election of volunteers (Board of Directors, Supervisory Committee, and Credit Committee) and two resolutions put forward by the Board. For elections, you will vote for the nominees of your choice; for the resolutions, wherever a YES/NO/ABSTAIN choice is offered, the three options mean:

YES	You agree with the proposal and want it to happen.
NO	You disagree with the proposal and do not want it to happen.
ABSTAIN	You choose not to vote either way. You remain neutral, usually because you cannot decide, do not have enough information, or have a conflict of interest.

Whichever way you vote, only ONE option should be selected per question, whether marking a poll on screen or ticking/markng a paper ballot.

2. Voting Online via Zoom

Members joining the AGM remotely will vote using Zoom's built-in Polls feature.

How it works

1. When a vote is needed, for an election or a resolution, the meeting host will launch a Poll, which appears automatically on the main meeting screen.
2. Read and/or listen to the question carefully, then select one answer for each vote (this will be YES, NO, or ABSTAIN).
3. You are required to select an answer(s) for each ballot, then click **Submit** at the bottom of the Quick Poll box to cast your vote

Sample Quick Poll as it will appear on screen during the meeting.

Quick Poll

FIRST HERITAGE CO-OPERATIVE CREDIT UNION LIMITED — BOARD OF DIRECTORS BALLOT

1. Mrs. Carian Freckleton-Cousins (Multiple choice)

☐ Yes

☐ No

☐ Abstain

2. Mrs. Camelle Ricketts-Moore (Multiple choice)

☐ Yes

☐ No

☐ Abstain

3. Mrs. Karla Stephens-Hall (Multiple choice)

☐ Yes

☐ No

☐ Abstain

4. Mr. Kevin Forbes (Multiple choice)

☐ Yes

☐ No

☐ Abstain

5. Mr. Cranston Ewan (Multiple choice)

☐ Yes

☐ No

☐ Abstain

Submit

Quick Poll

FIRST HERITAGE CO-OPERATIVE CREDIT UNION LIMITED — RESOLUTION 1 BALLOT

1. RESOLUTION 1 (Multiple choice)

RESOLUTION 1:
To consider and, if thought fit, pass a Resolution submitted by the Board of Directors in respect of amendments to the Rules of First Heritage Co-operative Credit Union Limited to make changes that will allow more time for the election process, thereby facilitating the selection of the best individuals to fill the various posts required to carry out the Society's business, while ending nominations from the floor.

MARK ONE BOX BELOW — I vote:

☐ Yes

☐ No

☐ Abstain

Submit

Important reminder for online voters

You must have the latest version of Zoom installed on your computer or mobile device to participate in a poll. If a poll is launched and you do not see it in your meeting window, leave the meeting, download or update the version of Zoom you have, then rejoin using the Zoom URL provided by the host.

- a) Update Zoom before the meeting starts to avoid missing a vote.
- b) Keep the Zoom URL provided by the host on hand in case you need to rejoin.
- c) Submit your choice promptly once a poll opens; polls will close once voting time ends.

3. Voting In-Person: In the Physical Meeting Space

Members attending in the physical meeting space will vote using paper ballots collected by the team conducting the voting process.

Election ballots

Separate ballots will be provided for the Board of Directors, the Supervisory Committee, and the Credit Committee. Each ballot lists the names of the nominees.

SAMPLES VOLUNTEERS

FIRST HERITAGE CO-OPERATIVE CREDIT UNION LIMITED BOARD OF DIRECTORS BALLOT		BALLOT NO. 001	
NOMINEE	YES	NO	ABSTAIN
Mrs. Carian Freckleton-Cousins	☐	☐	☐
Mrs. Camelle Ricketts-Moore	☐	☐	☐
Mrs. Karla Stephens-Hall	☐	☐	☐
Mr. Kevin Forbes	☐	☐	☐
Mr. Cranston Ewan	☐	☐	☐

FIRST HERITAGE CO-OPERATIVE CREDIT UNION LIMITED SUPERVISORY COMMITTEE BALLOT		BALLOT NO. 001	
NOMINEE	YES	NO	ABSTAIN
Mrs. Carol R. Dallas-Robinson	☐	☐	☐
Mrs. Karlene Mitchell-Gordon	☐	☐	☐
Mr. Dwayne Tabannah	☐	☐	☐
Mr. Adjaynae Billings	☐	☐	☐
Ms. Joanna Oughton	☐	☐	☐

FIRST HERITAGE CO-OPERATIVE CREDIT UNION LIMITED CREDIT COMMITTEE BALLOT		BALLOT NO. 001	
NOMINEE	YES	NO	ABSTAIN
Mrs. Keslyn Gilbert-Stoney	☐	☐	☐
Mr. Earl Bailey	☐	☐	☐
Mrs. Jacqueline Lloyd-Carter	☐	☐	☐

How to mark this ballot

- a) Place an X in ONE box on each line.
- b) YES means you approve/support the candidate.
- c) NO means you do not approve/support the candidate.
- d) ABSTAIN means you choose not to vote either way; an abstention is recorded but is not counted as a Yes or a No.

The ballot number must remain attached/visible for the rounds of voting to be valid.

Resolution ballots

For the two resolutions being put to the membership, the ballot will show the name and full text of the resolution, with three boxes to choose from: YES, NO, and ABSTAIN as shown in the sample below.

SAMPLE RESOLUTION

FIRST HERITAGE CO-OPERATIVE CREDIT UNION LIMITED RESOLUTION 1 BALLOT		BALLOT NO. 001	
RESOLUTION 1: To consider and, if thought fit, pass a Resolution submitted by the Board of Directors in respect of amendments to the Rules of First Heritage Co-operative Credit Union Limited to make changes that will allow more time for the election process, thereby facilitating the selection of the best individuals to fill the various posts required to carry out the Society's business, while ending nominations from the floor.			
MARK ONE BOX BELOW	YES	NO	ABSTAIN
I vote:	☐	☐	☐

FIRST HERITAGE CO-OPERATIVE CREDIT UNION LIMITED SPECIAL RESOLUTION 2 BALLOT		BALLOT NO. 001	
SPECIAL RESOLUTION 2: To consider and, if thought fit, pass a Special Resolution authorizing the full divestment, by sale or other lawful disposition, of up to one hundred per cent (100%) of First Heritage Co-operative Credit Union Limited's shares and ownership interests in FHC Investments Limited.			
MARK ONE BOX BELOW	YES	NO	ABSTAIN
I vote:	☐	☐	☐

How to mark this ballot

- a) Place an X in ONE box on each line.
- b) YES means you approve/support the resolution.
- c) NO means you do not approve/support the resolution.
- d) ABSTAIN means you choose not to vote either way; an abstention is recorded but is not counted as a Yes or a No.

The ballot number must remain attached/visible for the rounds of voting to be valid.

How to complete a physical ballot

1. Read the resolution or nominee list on the ballot carefully.
2. Mark only ONE option clearly (Yes, No or Abstain) for each question; **do not** mark more than one option.
3. Return the completed ballot to the team conducting the voting process.
4. A ballot with more than one option marked for the same question will be treated as spoiled and not counted.
5. If you make a mistake, ask the voting team for a replacement ballot rather than crossing out your mark.

4. Quick Reference

Whether you join the AGM in person or online, the same principle applies: read each question carefully, choose YES, NO, or ABSTAIN as your position, and submit or return your vote only once.

- a) Online (Zoom): watch for the Quick Poll box, select an answer(s), click Submit.
- b) In-person: receive your ballot, mark one option per question and return it to the voting team.
- c) YES = support it. NO = oppose it. ABSTAIN = remain neutral.

Thank you for participating in this important process. Your vote helps shape the future of First Heritage Co-operative Credit Union Limited.