

February 24, 2021



## NOMINATION / ANNUAL MEETING NOTICE

### NOMINATION MEETING OF CANDIDATES FOR DIRECTORS

*Friday, March 12, 2021 at 12:00 PM*

*Nominations will be conducted virtually. To nominate a candidate, email candidate information to [nominations@naveo.org](mailto:nominations@naveo.org) by March 12 at 12:00 PM.*

### ANNUAL MEETING

*Wednesday, April 14, 2021 at 6:00 PM*

*Virtual Meeting via Ring Central*

*[Register at naveo.org/annualmeeting](http://naveo.org/annualmeeting)*

#### **Please read the following voting requirements:**

- Voting is limited to members with proof of an open and active Naveo passbook or statement savings account.
- In order to vote, you must be a member of the Credit Union for no less than three (3) months at the date of the Annual Meeting.
- The State Banking Department has ruled that on joint accounts, only one party may vote and on Trust accounts, one Trustee may vote.

**PROPOSED CREDIT UNION BY-LAWS AMENDMENTS TO BE  
APPROVED AT THE ANNUAL MEETING  
CAN BE FOUND ON THE FOLLOWING PAGE**

For the Board of Directors,

A handwritten signature in black ink, appearing to read "Paul Ferreira".

Paul Ferreira  
Secretary/Clerk



## NOMINATION / ANNUAL MEETING NOTICE

### REUNIÃO PARA A NOMEAÇÃO DE CANDIDATOS A DIRECTORES

*Sexta-Feira, dia 12 de Março, 2021 ao Meio-dia, virtualmente.*

*Se gostaria de nomear um candidato, envie um e-mail com as informações do candidato para [nominations@naveo.org](mailto:nominations@naveo.org) antes de 12 de março às 12:00 horas.*

- A finalidade desta reunião, é de nomear candidatos a Directores, os quais serão eleitos na reunião anual.
- Só serão admitidos os membros que apresentarem o Livro de Depósitos ou extracto mensal válido da Conta Poupança do Naveo Credit Union.

### REUNIÃO DA ASSEMBLEIA GERAL

*Quarta-Feira, dia 14 de Abril, 2021 pelas 6:00 da noite*

*Reunião Virtual no Ring Central*

*Inscreva-se online em [naveo.org/annualmeeting](http://naveo.org/annualmeeting)*

#### **Caso deseje votar é importante que saiba o seguinte:**

- Só poderão votar os membros que apresentarem o seu Livro de Depósitos ou extracto mensal da Conta Poupança do Naveo Credit Union, válido.
- É necessário que a sua conta tenha sido aberta pelo menos 90 dias antes da data destas eleições.
- O departamento Bancário do Estado estabelece que contas conjuntas (Joint Accounts), e contas com beneficiários (Trust Accounts), somente um membro tem o direito de votar.
- Cada membro tem direito a um voto, mesmo possuindo mais do que uma conta.
- Não haverá excepções a estes regulamentos.

Pelos Directores,

A handwritten signature in black ink, appearing to read "Paul Ferreira", written over a light blue circular stamp.

Paul Ferreira  
Secretary/Clerk



# PROPOSED CREDIT UNION BY-LAWS AMENDMENTS TO BE APPROVED AT THE ANNUAL MEETING

## ARTICLE VIII: AUDITING COMMITTEE, SECTION 35

### Current Section:

The Auditing Committee shall keep fully informed at all times as to the financial condition of the Credit Union, by examination and audits as required by the statutes. The Auditing Committee shall keep records thereof and shall examine carefully the cash and accounts of the credit union monthly. The Auditing Committee shall certify the monthly statements submitted by the Treasurer; shall make a thorough audit of the books, including income and expense, annually; further, the Auditing Committee shall report to the Board of Directors its findings, together with its recommendations. The Auditing Committee shall make an annual report at the Annual Meeting.

### Revised Section:

The Auditing Committee shall keep fully informed at all times as to the financial condition of the Credit Union, by examination and audits as required by the statutes. The Auditing Committee shall certify the monthly statements submitted by the Treasurer; shall make a thorough audit of the books, including income and expense, annually; further, the Auditing Committee shall report to the Board of Directors its findings, together with its recommendations. The Auditing Committee shall make an annual report at the Annual Meeting.

## ARTICLE X: MEETING OF THE MEMBERS, SECTION 43

### Current Section:

The Annual Meeting of the members shall be held within the area of operation of the Credit Union and not later than one hundred and twenty days (120) after the close of the fiscal year.

### Revised Section:

The Annual Meeting of the members shall be held within the area of operation of the Credit Union or, at the discretion of the Board of Directors, via virtual meeting which will provide members the ability to attend via video conference or telephone, and not later than one hundred and twenty days (120) after the close of the fiscal year.

## ARTICLE X: MEETING OF THE MEMBERS, SECTION 44

### Current Section:

The members shall meet each year, at least thirty (30) days prior to the Annual Meeting, for the purpose of making nominations for directors to be elected at the Annual Meeting. The Secretary shall cause the list of nominees to be printed for use as ballots at the Annual Meeting of Directors and only persons named on said list shall be eligible for election at such meeting.

### Revised Section:

The members shall meet each year, in-person or virtually, at least thirty (30) days prior to the Annual Meeting, for the purpose of making nominations for directors to be elected at the Annual Meeting. The Secretary shall cause the list of nominees to be printed for use as ballots at the Annual Meeting of Directors and only persons named on said list shall be eligible for election at such meeting.