

NOTICE OF SPECIAL MEETING ACCESS CREDIT UNION LIMITED (the "Credit Union")

TAKE NOTICE THAT a Special Meeting of the Members of the Credit Union will be held at 7:00 PM CST on Tuesday, the 28th day of November, 2023 via teleconference to consider the approval of the amendment of Access Credit Union Limited's By-laws to allow for the removal of districts in accordance with The Credit Unions and Caisses Populaires Act (the "Act") and the By-laws of Access Credit Union Limited (as proposed herein).

All eligible members wishing to participate in the Special Meeting are required to register online at www.accesscu.ca prior to November 28th, 2023 at 4:00 PM CST.

VOTING

TAKE FURTHER NOTICE THAT Voting on the Special Resolution will take place during the meeting held on November 28, 2023. Each member may vote on a personal electronic device. Voting will end during the meeting and results will be shared.

PROPOSED RESOLUTION ACCESS CREDIT UNION LIMITED

WHEREAS the Governance Committee has recommended to the Board of Directors of Access Credit Union Limited ("**Access**") that certain changes be made to the By-laws of Access;

AND WHEREAS the Board of Directors of Access have considered the recommendations of the Governance Committee pertaining to the removal of the Director District Structure;

AND WHEREAS section 58(1) of the Act provides that the Members of Access may, subject to the Act and the Articles of Access at a general meeting called for the purpose, amend By-laws in respect of those matters authorized or required by any provision of the Act;

AND WHEREAS under section 58(2)(b) of the Act, any By-law may be amended by the Members by a majority of the votes cast at the meeting if written notice of the proposed amendment is forwarded to each Member of Access with the notice of the meeting at which the amendment is to be considered;

WHEREAS the Board of Directors of Access have determined that it is in the best interest of Access to put before the meeting of the Members the recommendations of the Governance Committee for approval of the Members;

AND WHEREAS the Board of Directors recommend that it is in the Members' interest to approve the recommendations of the Governance Committee;

AND WHEREAS this meeting has been duly called and requisite notice under the Act and the By-laws has been given by the Directors of Access for the purpose of amending the By-laws of Access as aforesaid;

NOW THEREFORE BE IT RESOLVED AS A GENERAL RESOLUTION OF THE CREDIT UNION THAT: The By-laws of Access Credit Union Limited be and are hereby amended to remove any reference to the Director District Structure, including the Table of Contents, Interpretation, Section Five, Section 6.02(b) and (c), Section 7.04(a) and (b) and Appendix 1.

Unless otherwise expressly amended as herein provided the provisions of the By-laws of Access Credit Union Limited remain in force without any further amendment.

SUMMARY OF PROPOSED BY-LAW CHANGE

The proposed By-law changes remove Director Districts to provide for more equal representation on the Board as it relates to the growing territory of the Credit Union and to enable the most qualified Members to serve as a Director and a member of the Board of Directors.

RIGHT OF DISSENT

TAKE FURTHER NOTICE THAT, under the provisions of Section 127 of The Credit Unions and Caisses Populaires Act, you have the right to dissent to the proposed amendment. If you wish to dissent, you must send a written objection to the amendment to the Credit Union at or before the meeting of Members referred to in this Notice.

DATED this 24th day of October, 2023

ACCESS CREDIT UNION LIMITED
By Order of the Board of Directors

