



Financial and Consumer
Services Commission
Financial Institutions Division

P.O. Box 6000
Fredericton, NB
E3B 5H1

Telephone: (866) 933-2222

Commission des services financiers
et des services aux consommateurs
Division des institutions financières

C.P. 6000
Fredericton (N.-B.)
E3B 5H1

Téléphone : (866) 933-2222

**CREDIT UNIONS
OF NEW BRUNSWICK
ANNUAL RETURN
OF**

Name of the credit union

For the fiscal year ended 31 December 20 _____

Pursuant to section 121

of the *Credit Unions Act*

ANNUAL RETURN

1. General Information

1.1 Credit Union: _____

Telephone Number: _____ Fax Number: _____

1.2 Mailing address of registered office at fiscal year end:

Street and Number City/Town Province Postal Code

1.3 Number of branch offices at fiscal year end: _____

Location of branch offices (if more than three, please append this information on a separate sheet):

1) _____
Street and Number City/Town Province Postal Code

2) _____
Street and Number City/Town Province Postal Code

3) _____
Street and Number City/Town Province Postal Code

1.4 General Manager at fiscal year end: _____

Business address: _____

Street and Number City/Town Province Postal Code

1.5 Number of members at fiscal year end: _____

1.6 Number of employees at fiscal year end:

Full time: _____ Part time: _____

1.7 Date of annual meeting: _____

Was the number of members present in accordance with the by-laws? Yes No

1.8 External auditor at fiscal year end: _____

Firm

Street Address City/Town Province Postal Code

Contact Person Telephone Number

1.9 Has the credit union elected the number of directors required by its by-laws at the annual meeting? Yes No

If no, have the directors called another membership meeting, pursuant to subsection 101(3) of the *Act*? Yes No

1.10 Number of board meetings held during the year: _____

1.11 Name of present Chair of the Audit Committee: _____

Name of present Chair of the Credit Committee (if applicable): _____

Please complete Form A attached.

Signature

I, the undersigned, say that the statements, declarations and answers to the questions on this form are true, correct and complete.

Name and description of office:

Signature

Date

Send one copy of this annual return to the Financial Institutions Division and retain a copy for your file.

Other disclosure requirements:

Pursuant to section 125(2) of the *Credit Unions Act*, within 14 days after the annual meeting of a credit union, the directors of a credit union shall disclose the following to the Superintendent:

- (a) the details of any loans made to directors, officers or employees of the credit union and to any persons in whom directors, officers or employees have a material interest if those loans do not conform to the credit union's loan policies for members who are not directors, officers or employees,
- (b) the maximum aggregate amount paid to all directors as remuneration and as reimbursement for expenses incurred in the performance of their duties, and
- (c) any other information required to be disclosed under the regulations.

Please provide the information required under section 125 of the *Credit Unions Act* as an attachment to the annual return or within 14 days after the annual meeting.

Pursuant to section 122(3) of the *Credit Unions Act*, a copy of the audited financial statements of the credit union and any of its subsidiaries shall be provided to the Superintendent within 14 days after the annual meeting together with the report of the auditor, and such other information in relation to the financial position of the credit union and any of its subsidiaries and the results of their operations required by the *Act*, the regulations, the articles or the by-laws of the credit union.

Please provide the information required under section 122 of the *Credit Unions Act* within 14 days after the annual meeting.

7. _____
 Name _____

 Residential Address _____ City/Town _____ Province _____ Postal Code _____

 Profession _____

8. _____
 Name _____

 Residential Address _____ City/Town _____ Province _____ Postal Code _____

 Profession _____

9. _____
 Name _____

 Residential Address _____ City/Town _____ Province _____ Postal Code _____

 Profession _____

10. _____
 Name _____

 Residential Address _____ City/Town _____ Province _____ Postal Code _____

 Profession _____

11. _____
 Name _____

 Residential Address _____ City/Town _____ Province _____ Postal Code _____

 Profession _____

12. _____
 Name _____

 Residential Address _____ City/Town _____ Province _____ Postal Code _____

 Profession _____

Other reporting requirements for changes in directors:

In addition to providing the above information, section 102(1) of the *Credit Unions Act* requires that when an individual ceases to be a director, or when an individual becomes a director of a credit union, a **Notice of Change of Directors (Form 4)** must be filed with the Superintendent 15 days following a change.

A copy of Form 4 is required for all changes of directors.

NOTICE - COLLECTION AND USE OF CONFIDENTIAL INFORMATION

The personal, confidential and other information provided to or received by the Financial and Consumer Services Commission ("FCNB") on this form is collected by the Superintendent of Credit Unions or FCNB staff on behalf of FCNB under the authority granted by the *Credit Unions Act*, the *Financial and Consumer Services Commission Act* and financial and consumer services legislation.

This personal, confidential and other information is collected for the purposes of: (1) evaluating the documentation; (2) ensuring that the Applicant or Applicants continue to meet applicable legislative requirements, and/or (3) administering or enforcing financial and consumer services legislation.

All information provided to or received by FCNB is submitted in confidence and will be securely maintained by FCNB. It will not be disseminated to third parties or the public without your consent, other than as may be required by the *Right to Information and Protection of Privacy Act* or as otherwise permitted by applicable law. FCNB may take steps to verify the information contained on this form, or may share the information contained on this form with regulating authorities and law enforcement agencies in other jurisdictions, and such information may be used in determining an entity's status in other jurisdictions where it is incorporated or is applying for incorporation.

If you have any questions regarding the collection of your personal information, please contact the General Counsel Privacy Designate with the Financial and Consumer Services Commission, by mail at 85 Charlotte Street, Saint John, NB E2L 2J2 or by telephone at 1-866-933-2222.