



Credit Union SA Ltd
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Dear Member

2025 Credit Union SA Ltd Annual General Meeting and Director Election

We are holding our 2025 Annual General Meeting (AGM) on Wednesday, 12 November 2025 at 4:30pm. This year's AGM will again be conducted electronically in accordance with the provisions of the *Corporations Act 2001* and the Credit Union SA Ltd Constitution. Instructions on how to register, participate and vote are set out in the Credit Union SA 2025 AGM Notice of Meeting and How to Register and Vote Guide at creditunionsa.com.au/agm.

The AGM is an opportunity for members to see and hear directly from our Board of Directors and CEO regarding key information.

The **Notice of Meeting** sets out the agenda for the meeting and includes **Explanatory Notes**.

Director Election

This year there are two candidates for election as a Director who are eligible to be elected following determinations made by the Board. As the number of candidates is equal to the number of positions to be filled (two), an election will not be necessary, and the eligible candidates will be appointed as elected Directors by announcement at the AGM.

Directors Aggregate Remuneration

A resolution regarding the Directors Aggregate remuneration will be put at the 2025 AGM. This resolution is explained in the Notice of Meeting, and as mentioned in the Notice of Meeting you can obtain more information about it on our website creditunionsa.com.au/agm or by contacting us.

Annual Report

The AGM will consider the 2025 Credit Union SA Annual Report.

Registering to participate in the 2025 AGM

Please register online to attend and participate in the 2025 AGM Director Election by visiting creditunionsa.com.au/agm.

If you won't be able to attend the 2025 AGM, it is easy to appoint a proxy to participate on your behalf – just click on the link creditunionsa.com.au/agm. Once you have clicked on the link, enter your member number and your postcode (if you have an Australian address) or country (if you have an overseas address).

If you wish to appoint a proxy, we must receive your proxy appointment no later than 4:30pm (ACDT) on Monday 10 November 2025.

2025 Financial Results

We are pleased to report a profit after tax of \$8.181 million (2024: \$5.211 million).

For more detailed information visit creditunionsa.com.au/agm to view the 2025 Annual Report.

On behalf of the Board, I look forward to welcoming you to the 2025 AGM.

If you have any questions about the 2025 AGM please contact the Company Secretary via email companysecretary@creditunionsa.com.au.

Yours faithfully

Julie Cooper
Chair