



**TWCU CREDIT UNION
CO-OPERATIVE SOCIETY LIMITED**

The NOMINATING PROCESS for the election of Officers at TWCU Credit Union Co-operative Society Limited, 76th Annual General Meeting 2026 has begun. The guidelines that will be used to determine eligibility to serve on the Board of Directors and Statutory Committees are stated below:

GUIDELINES AND CRITERIA

- (1) Any member offering themselves to serve on the Board of Directors and Statutory Committees MUST:**
- a. be 18 years of age or over and has been a Member of the Society for not less than two (2) years; and**
 - b. not be an inactive or a delinquent member in TWCU Credit Union or a bad debtor in any other Credit Union or financial institution. *Bye Law #23(3)(a)v***

SUBMISSION OF NOMINATION FORMS

- (1) Nominees shall complete the approved nomination forms and submit them along with a signed resume indicating your competence to serve. Please include experience in matters relating to accounting, the business of Credit Unions, Co-operative Management, Human Resource Management, Fiscal Management, Administration, Business, Law or any related fields on separate 8.5 x 11 paper only.
- (2) **All nominees are required to submit the following:**
 - a. Copies of two (2) valid forms of Photo Identification**
 - b. Proof of address not older than (3) months**
 - c. One (1) recent (6 months) passport sized photo on white background, front facing.**
- (3) Each Nominee's form must be signed by two (2) members. One member being the Proposer and the other member the Seconder. Both the Proposer and the Seconder **MUST** be in good financial standing i.e., neither a Delinquent Member or an Inactive Member: *Bye Laws #23(3)(a)v*.
- (4) Place completed nomination forms and all supporting documents into sealed envelope. State the position you are seeking nomination for on the front of the envelope, i.e., the Supervisory Committee, Board of Directors or Credit Committee.
- (5) All completed nomination forms, along with the required supporting documents, must be placed in a sealed envelope. On the front of the envelope, clearly state the position for which you are seeking nomination (e.g., Supervisory Committee, Board of Directors, or Credit Committee).
- (6) **Important: Do not write your name on the envelope.**
- (7) The envelope must be addressed as follows:
The Chairman, Nominations Committee
TWCU Credit Union Co-operative Society Limited
Nos. 105/107 Henry Street
Port of Spain
- (8) Envelopes may be submitted to any of the following locations:
 - a. TWCU Credit Union Co-operative Society Limited
Nos. 105/107 Henry Street
Port of Spain
Hours: 8:00 a.m. – 3:00 p.m.



**TWCU CREDIT UNION
CO-OPERATIVE SOCIETY LIMITED**

- b. TWCU Credit Union Co-operative Society Limited – Tobago Unit
Port Mall Shopping Centre
1st Floor - #A3
Sangsters Hill
Scarborough
Hours: 9:00 a.m. – 4:00 p.m.

(9) For in-person submissions, deposit the sealed envelope into the lockbox labeled “Deposit Nominee Applications Here”, located in the Credit Union office’s C.S.R areas.

(10) Alternatively, submissions may be emailed to: nominations@twcu.co.tt. Multiple files can be submitted, formatted to Adobe PDF and the total size of all attachment must not exceed 30MB.

(11) Deadline: All applications must be submitted on or before the deadline **3:00 p.m., Friday 16th January, 2026.**

NOMINATING SYSTEM

1. The Nominating Committee shall meet and consider the applications without any discrimination based on race, nationality, or ethnic origin, colour, religion, sex, or physical disability.
2. The Nominating committee will also be guided by the Central Bank of Trinidad and Tobago Fit and Proper Guidelines (Oct. 2019) in its assessment of each Nominee with attention to guidelines #5 and #5.1.1 Probity Honesty, Integrity, and Reputation.
3. The financial status of all nominees will be verified, including but not limited to Credit Bureau reports. A reminder that any member offering themselves to serve on the Board of Directors and Statutory Committees **MUST**:
 - a. be 18 years of age or over and has been a Member of the Society for not less than two (2) years;
and
 - b. not be an inactive or a delinquent Member in TWCU Credit Union or a bad debtor in any other Credit Union or financial institution. *Bye Law #23(3)(a)v*
4. The Committee shall acknowledge receipt of the nomination forms of each nominee.
5. The Nominating Committee shall prepare a list of the recommended nominees which it shall deliver to the Board of Directors at least one (1) month prior to the Annual General Meeting.
6. The Committee shall interview all nominees.
7. Nominees are/will be required to attend any Orientation/Training Sessions recommended.
8. The names of the nominees proposed by the Nominating Committee shall be made available to the Annual General Meeting.

Bye Law 23 (d): - Nominations from the Floor – Nominations from the floor shall not be accepted at the Annual General Meeting except in the event that the number of Nominations that were received prior to the Annual General Meeting were less than the number of members required to fill the positions including the substitutes for the respective Committees.

RESPONSIBILITIES

THE BOARD OF DIRECTORS: (See Bye Laws 26-27)

Shall be responsible for the overall management of the affairs and business of TWCU Credit Union.

THE CREDIT COMMITTEE: (See Bye Law 29)

Shall be responsible for consideration and approval of loans to members of TWCU Credit Union.



THE SUPERVISORY COMMITTEE: (See Bye Law 30)

Shall be responsible for the examination of the affairs of TWCU Credit Union.

OTHER QUALIFICATIONS:

No person shall be eligible for election to the Supervisory Committee, Board of Directors or the Credit Committee unless that person: -

- (a) is a member of TWCU Credit Union for at least two (2) years prior to the date of his/her nomination application.
- (b) is not a Delinquent Member in this or any other Credit Union or financial institution on the date of his/her nomination application.
- (c) is of the full age 18 years.
- (d) (i) is a citizen of Trinidad & Tobago or
(ii) a person lawfully admitted for permanent residency who is ordinarily a resident in Trinidad & Tobago.
- (e) is not an employee of TWCU Credit Union.
- (f) is not an undischarged bankrupt.
- (g) is not of unsound mind.
- (h) has not been convicted of:
 - (i) an indictable offence.
 - (ii) an offence involving dishonesty in connection with the promotion or management of any corporation.
 - (iii) an offence involving fraud or criminal activity.

The Bye Laws listed below are suggested reading for your guidance.

Please be sure to read the Table of Contents, Interpretation on page 3-4 of the Bye Laws.

- # 7 (a) - (c) Expulsion of Members
- # 22 (a) – (h) Powers and Duties of the Annual General Meeting
- # 23 Nominations Committee
- # 24 Board of Directors (Composition)
- # 26 Powers and Duties of the Board
- # 27 Rules

Duties of Officers

- # 29 Credit Committee
- # 30 Supervisory Committee
- # 32 General /rules for the Board and Committees

**For easy reference, the following are all available on the website of
TWCU Credit Union Co-operative Society Limited:
<https://twcu.co.tt/>**

- 1. Bye Laws of TWCU Credit Union Co-operative Limited**
- 2. Co-operative Societies Act 81:03 of Trinidad and Tobago**



TWCU CREDIT UNION
CO-OPERATIVE SOCIETY LIMITED

NOMINATION FORM

Mr./Mrs./Ms. _____
(NOMINEE NAME IN BLOCK LETTERS)

a member of TWCU Credit Union Co-operative Society Limited (Credit Union), in good financial standing was nominated by

Mr./Mrs./Ms. _____
(PROPOSER'S NAME IN BLOCK LETTERS)

(who is also in good financial standing) to serve the Credit Union in the following capacity:

☐ Supervisory (Term 1 yr.) ☐ Board of Directors (Term 3 yrs.) ☐ Credit Committee (Term 1 yr.)

Signature: _____ Date: _____ Member #: _____
(PROPOSER) (DD/MM/YYYY)

SECONDED by Mr./Mrs./Ms.: _____
(SECONDER'S NAME IN BLOCK LETTERS)

a member in good financial standing of TWCU Credit Union Co-operative Society Limited.

Signature: _____ Date: _____ Member #: _____
(SECONDER) (DD/MM/YYYY)

NOMINEE INFORMATION

D.O.B. _____ Date of Membership _____ Member # _____
(DD/MM/YYYY) (DD/MM/YYYY)

Mailing Address: _____
_____ Postal Code _____

Personal Email Address: _____

DP #: _____ National ID #: _____ Passport #: _____

NOMINEE SIGNATURE: _____ DATE: _____
(DD/MM/YYYY)

Contact Numbers: (H) _____ (W) _____ (M) _____

Current Place of Employment _____ From: _____
(DD/MM/YYYY)

Employment Address: _____

Previous Place of Employment: _____ From: _____ To: _____

Address: _____

Previous Place of Employment: _____ From: _____ To: _____

Address: _____

Previous Place of Employment: _____ From: _____ To: _____

Address: _____

Education: Tick ✓ all that apply: - ☐ Primary ☐ Secondary ☐ Post Secondary ☐ Tertiary ☐ Vocational

Credit Union Service/Experience: _____

Other Co-operative Activities: _____

Other Skills/Activities (Cultural, Sporting etc.): _____

INFORMATION - PROPOSER

Address: _____

Contact Number: _____ Email Address: _____

INFORMATION - SECONDER

Address: _____

Contact Number: _____ Email Address: _____



TWCU CREDIT UNION
CO-OPERATIVE SOCIETY LIMITED

FIT AND PROPER CRITERIA

Candidates are to be guided by the following:

1. Nominees shall possess high standards of integrity, morality, competence, diligence, capability, fairness, honesty and an exceptional reputation.
2. Nominees shall exercise sound judgement in conducting and managing the Credit union's business.
3. Nominees shall demonstrate that they are able to manage their personal financial affairs to demonstrate strong financial discipline and integrity.
4. Nominees should not have engaged in business practices that appear to be deceitful, oppressive, or improper (whether lawful or not) or which discredits his method of conducting business.
5. Nominees shall not possess an employment record that indicates that he/she has been found in acts of impropriety, in the handling of his/her employer's business or has been disqualified from acting as management and/or Director of a business or serving in a managerial capacity because of any wrongdoing.
6. Except for new business failures unrelated to acts of malice, moral, turpitude or dishonesty, nominees should not have been a Director, Partner or otherwise involved in a company that has gone into receivership, insolvency, or compulsory liquidation, while the nominee was connected with that organization or within a reasonably short period after the nominee's departure from the institution.
7. Nominees should not have been an Owner, Manager or Director of a company, partnership, or other organization that has been refused: registration, authorization, membership, or license to conduct trade, business or profession or has had that registration, authorization, membership or license revoked, withdrawn, or terminated.
8. Nominees shall agree to understand, accept, and uphold their fiduciary obligations to TWCU Credit Union and accordingly to act always, in the best interest of the Society.
9. A former employee of TWCU Credit Union may not offer themselves as a nominee for election to the Board or any Statutory Committee until a period of at least two (2) years has elapsed from the date of separation from TWCU Credit Union.
10. Nominees will be required to disclose any other business interest that may result in a conflict of interest and report any future business interests that could result in a conflict of interest.

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TWCU CREDIT UNION
CO-OPERATIVE SOCIETY LIMIED

DECLARATION BY NOMINEE:

I _____, a member of TWCU Credit Union Co-operative Society Limited, hereby accept being nominated by _____ to serve (if elected) on the _____ of the Credit Union.

In furtherance of this acceptance, I hereby declare as follows:

1. is 18 years of age or over and has been a member for not less than two years;
2. is not an employee of or engaged as a consultant or a contractor by the Society;
3. is not an officer or employee in any other Credit Union in Trinidad and Tobago;
4. is a member in good standing (Member must be contributing to shares consistently);
5. is not an inactive or a delinquent member in TWCU Credit Union or a bad debtor in any other Credit Union or financial institution;
6. is not currently bankrupt or has filed for bankruptcy in the last 10 years;
7. is not guilty of dishonesty or has been charged or convicted of any criminal offence or fraud;
8. has never been involved in the mismanagement or collapse of a Credit Union or any other financial institution;
9. is not of unsound mind;
10. has been nominated and seconded by two (2) members of TWCU Credit Union who are also in good standing;
11. has adequate experience and/or knowledge to conduct the function of the desired role;
12. has obtained a police Certificate of Character (within six months prior to the submission date of the nomination form);
13. is not a relative of a sitting member on the Board;
14. I hereby authorize TWCU Credit Union Co-operative Society Limited to obtain a Background Check and/or Consumer Credit Bureau Report on me for purposes of verifying information I have given pursuant to my application as a nominee to serve on the relevant Board or Statutory Committee.

[END OF SECTION - REMAINDER OF PAGE INTENTIONALLY LEFT BLANK]

DECLARATION OF NOMINEE DUE DILIGENCE

Please provide all relevant information to demonstrate that you (the **NOMINEE**) are in good standing/compliant. Additional letter size (8.5 x 11) paper can be used for details if needed.

	Yes	No
In the past 10 years,		
(i) Have you been convicted of any criminal offence under any law in Trinidad and Tobago or elsewhere; or	☐	☐
If yes, please provide details: _____		
(ii) Have you been the subject of any adverse findings in civil proceedings, particularly those associated with fraud, misrepresentation, or dishonesty, under any law in Trinidad and Tobago or elsewhere; or	☐	☐
If yes, please provide details: _____		
(iii) Are you an un-discharged bankrupt or have you made a composition or arrangement with your creditors; or	☐	☐
If yes, please provide details: _____		
(iv) Have you been a director or person concerned in management of a business that has entered into liquidation, or been the subject of a winding up order, or had a receiver appointed in relation to the business, or entered into a composition or scheme or arrangement with its creditors while you were involved with that business or within one (1) year of that involvement; or	☐	☐
If yes, please provide details: _____		
(v) Have you been suspended or disbarred by a professional or any other regulatory body in Trinidad and Tobago or elsewhere; or	☐	☐
If yes, please provide details: _____		
(vi) Have you been dismissed or asked to resign from acting as a director or in any managerial capacity, whether in Trinidad & Tobago or elsewhere.	☐	☐
If yes, please provide details: _____		

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Politically Exposed Persons (PEPs) Questionnaire

This section relates to Politically Exposed Person (PEP) i.e. an individual who is or has been entrusted with prominent public functions.

Public Position would be a Senior Figure in the Executive, Legislative, Administrative, Military or Judicial Branches of a Government, a Senior Figure in a major Political Party or a Senior Executive of a Government-Owned Corporation or an International Organization, plus any Organization set up for the Benefit of a Senior Political Figure or a PEP.

PEP status itself does not, of course, incriminate individuals or entities. However, individuals who have or have had a high political profile, or hold or have held public office, can pose a higher money laundering or terrorist financing risk to institutions as their position may make them vulnerable to corruption. This risk also extends to members of their immediate families and to close associates. Consequently, this puts the candidate, into a higher-risk category.

	Yes	No
Do you currently hold any public position?	☐	☐
Did you hold any public position in the last 12 months?	☐	☐
Have you ever held any public position?	☐	☐
Do you have or have you had any diplomatic immunity?	☐	☐

If yes to any of the above questions, please provide details:

	Yes	No
Do you have any <i>immediate family member(s)*</i> who held public position in the past 12 months	☐	☐
Are you a <i>close associate**</i> of a person who held public position in the past 12 months?	☐	☐

If yes, please provide details:

****Immediate family members include:*** • A spouse or a partner (including a person who is considered by national law as equivalent to a spouse); • Children and their spouses or partners; and • Parents.

*****Close associates include:*** • Any individual who is known to have joint beneficial ownership of a legal entity or legal arrangement, or any other close business relations, with a person who is a PEP; and • Any individual who has sole beneficial ownership of a legal entity or legal arrangement which is known to have been set up for the benefit of a person who is a PEP.

Declaration: I have read the Declaration of Due Diligence Criteria above mentioned and in submitting this form; I declare that all information given in this application and in the attached documents (if any) is true and correct and that I have not willfully suppressed any material fact. I understand that any false declaration or misrepresentation may result in the rejection of the application.

[END OF SECTION – REMAINDER OF PAGE INTENTIONALLY LEFT BLANK]

1. Are you currently sitting on any Board and/or Statutory Committees of any other Credit Union?

☐ Yes ☐ No

If yes, please provide details:

2. Are you a delinquent in any other financial institution?

☐ Yes ☐ No

If yes, please provide details:

3. Are you aware of any conflicting interest that would prevent you from properly discharging the duties of Director or Member of the Supervisory or Credit Committees of TWCUCredit Union?

☐ Yes ☐ No

If yes, please provide details:

❖ I declare that the information furnished by me to TWCUCredit Union Co-operative Society Limited is true and correct and TWCUCredit Union is entitled to verify the same either directly or through any third-party agent. I also agree that, if any such declarations made by me are found to be incorrect, TWCUCredit Union shall be entitled to terminate the member's relationship. I confirm having read and understood the Bye-Laws of TWCUCredit Union, and hereby agree to be bound by its terms, conditions, and amendments.

❖ I also agree that TWCUCredit Union can disclose this application, any information contained therein, other related confidential information and transactions in this application and on accounts linked to me to law enforcement and regulatory authorities.

PRINT NAME

SIGNATURE

DATE (DD/MM/YYYY)

*****LATE APPLICATIONS WILL NOT BE ACCEPTED*****



TWCU CREDIT UNION
CO-OPERATIVE SOCIETY LIMITED

NOTES for Nomination Submissions for the 76th Annual General Meeting 2026

- (1) All questions must be answered
- (2) Candidates may only submit a nomination for **one (1)** post - **either** for the Board **or** one of the Statutory Committees.
- (3) If the question is Not Applicable write 'NA' in space provided
- (4) Document submission Checklist:
 - a. Resume - signed and dated by the Nominee
 - b. Two (2) valid forms of photo identification (DP/PP/ID)
 - c. Proof of Address - not older than three (3) months
 - d. Recent Passport size photograph (white background/front facing)
 - e. A **valid** Police Certificate of Character, or the Official related receipt, or Official confirmation of appointment
 - f. Completed Nomination Forms signed and dated by the Nominee.

Submissions Via Drop Box

Place completed nomination forms and all supporting documents into a sealed envelope **addressed to:** The Chairman, Nominations Committee, TWCU Credit Union Co-operative Society Limited, Nos. 105/107 Henry Street, Port of Spain. State the position on the front of the envelope, i.e., the **Supervisory Committee; Board of Directors or Credit Committee.**

NO NAMES ON ENVELOPES PLEASE!

Examples of how to address envelopes follow:

The Chairman Nomination Committee TWCU Credit Union Co-operative Society Limited Nos. 105/107 Henry Street, Port of Spain Supervisory Committee	The Chairman Nomination Committee TWCU Credit Union Co-operative Society Limited Nos. 105/107 Henry Street, Port of Spain Board of Directors	The Chairman Nomination Committee TWCU Credit Union Co-operative Society Limited Nos. 105/107 Henry Street, Port of Spain Credit Committee
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Deposit the sealed envelope into the lockbox labelled '**Deposit Nominee Applications Here**', located in the Credit Union office's C.S.R area, on or before the deadline of **3:00 p.m., Friday 16th January, 2026.**

Envelopes may be submitted to any of the following locations **during the hours: 8:00 a.m. – 3:00 p.m.:**

- 1) TWCU Credit Union – **Main Office**, 105/107 Henry Street, Port of Spain,
- 2) TWCU Credit Union – **Tobago Unit**, Port Mall Shopping Centre, 1st Floor - #A3, Sangsters Hill, Scarborough

Submissions Via Email

Submissions may be emailed to: **nominations@twcu.co.tt**. Multiple files can be submitted, formatted to Adobe PDF and the total size of all attachments must not exceed 30MB.

State in the subject line the position to which the nomination relates – e.g., Nomination for the Supervisory Committee.

Allow sufficient time for the email to reach in the inbox before the deadline of **3:00 p.m., Friday 16th January, 2026.**

***** LATE APPLICATIONS WILL NOT BE ACCEPTED *****



TWCU CREDIT UNION
CO-OPERATIVE SOCIETY LIMITED

Date: _____ (dd/mm/yy)

Print Nominee Name: _____

Nominee Consent Form

**Failure to authorize consent could
result in your non approval as a
Nominee for the 76th AGM 2026**

I hereby authorize and consent to TWCU Credit Union Co-operative Society Limited (or any of its affiliates or subsidiaries) requesting, receiving and/or exchanging any financial or credit reports and/or other information which it may have in its possession about me from or with any of its affiliates or subsidiaries, agents, third party assignees, other financial institutions, Credit Bureaus or Credit reporting agencies or any other person or corporation with whom I may have or propose to have financial business dealings from time to time.

Such information may be used to better understand my financial situation, to offer me any products/services, for periodic portfolio monitoring and/or risk assessment purposes.

I hereby indemnify TWCU Credit Union Co-operative Society Limited against any loss, claims, damages, liabilities, actions, and proceedings and *legal and/or other expenses* which may be incurred as a consequence of the disclosure of my financial or credit report and/or other information.

Nominee Signature _____ Date _____ (dd/mm/yy)

OFFICIAL USE ONLY

Print Nominating Committee member Name _____

Nominating Committee member Signature _____

Date _____ (dd/mm/yy)

