

DACORUM FIRST CREDIT UNION

Secure Savings and Low Cost Loans from the Ethical
Alternative

WINTER 2024 NEWSLETTER



Please find attached your statement up to the end of January 2024. Please let us know immediately if you think anything is wrong.

DATE FOR YOUR DIARY: DFCU AGM –Monday 11th March 2024

All members are invited to the AGM on Monday 11th March 2024, starting at 6:00pm.

The meeting will be held in person at The Forum and by telephone. Details can be found in the attached Notice of AGM.

If you would like to stand for election or to add any items to the proposed agenda, please email us at office@dacorumfirst.co.uk or phone the office on 01442 240250 by 4th March.

Other documents for the AGM, including our Accounts, will be available to download from our website.

NOMINATION OF BENEFICIARIES

Credit Union legislation allows us to pay £5,000 in total of your DFCU assets to your nominated beneficiaries on death. This includes, but is not limited to, any life insurance benefits. This will be paid by us irrespective of any other arrangements you have made in relation to your estate after your death (e.g. your Will) without the need for probate.

We have recently updated our application forms with new beneficiary wording but the above applies to all members regardless of when your account was opened.

Is your beneficiary information up to date? If you would like to add or change your beneficiary nomination please complete a Change of Details form and return it to the office. If you have any questions about this or any other aspect of your membership please contact us.

PAT SMYTH

We are very sad to inform you that our loyal volunteer Pat died last year after a short stay in hospital.

Pat was one of our longest serving and most experienced volunteers. She came into the office almost every day and got to know many of our members well.

We will all miss her terribly as a colleague and a friend.

Best Wishes from the DFCU team

The Forum, Marlowes, Hemel Hempstead HP1 1DN.

Tel 01442 240250

Email: office@dacorumfirst.co.uk

**NOTICE OF THE 2024 ANNUAL GENERAL MEETING OF DACORUM FIRST
CREDIT UNION LIMITED**

All members are invited to the AGM on Monday March 11th 2024 starting at 6:00pm

The meeting will be held in person at The Forum and by telephone. Please also have your membership number to hand when you join the meeting.

Please see below for details of the agenda and how to attend. If you wish to add any further items to the agenda, please contact the office. A list of candidates standing for election will be posted on our website – dacorumfirst.co.uk

Annual General Meeting of Dacorum First Credit Union Ltd

To be held at 6pm on Monday March 11th 2024 in person and via teleconference.

- **The in-person meeting will be at The Forum, Marlowes, Hemel Hempstead HP1 1DN**
- **For phone access dial 0330 777 2413 or 0330 606 0403 and enter Access Code 518 5225 when prompted. If you have difficulties, please hang up and dial again.**

Proposed Agenda

1. To Record Those Present and Apologies for Absence.
2. Welcome from the Chair
3. Minutes of AGM held on 20st March 2023 and matters arising therefrom.
4. The Annual Report from the Chair.
5. The Annual Report from the Credit Committee.
6. The Annual Report from the Supervisory Committee.
7. The Annual Statement of Accounts and Auditors Report, for year ended 30th September 2023 and matters arising therefrom.
8. The Recommended Items from the Board of Directors
 - a. "That the Annual Dividend, as recommended by the Board for all members, be accepted."
9. The Ted Muller Award
10. Election of Members of the Board of Directors (further details at dacorumfirst.co.uk).
11. Election of Members of the Credit Committee (further details at dacorumfirst.co.uk)
12. Election of Members of the Supervisory Committee (further details at dacorumfirst.co.uk)
13. Election of the Auditor
14. Any other business