



Rules and Procedures of the Special Information Session of the Members (the “Webinar”)

1. The purpose of the Webinar is to present the members of Westminster Savings Credit Union (“Westminster Savings”) with the audited financial statements of Westminster Savings for the year ended December 31, 2018 (the “2018 Financial Statements”), and to provide members with an opportunity to discuss the financial performance of Westminster Savings for the financial year ended December 31, 2018.
2. In accordance with the directive of the Financial Institutions Commission (“FICOM”) the only matter that is to be discussed during the Webinar is the financial performance of Westminster Savings for the financial year ended December 31, 2018 as presented in the 2018 Financial Statements. No other matter(s) will be addressed during the Webinar.
3. As the Webinar format does not allow for live discussion on behalf of the caller, members who wish to ask questions in connection with the 2018 Financial Statements can do so by selecting ‘Chat’ and ‘respond to Panelists’ through the Webinar, providing their name and branch and sending through their questions. Questions in connection with any other matter(s) will not be addressed.
4. Questions will be addressed in the order that they are received during the question and answer period that will be held at the conclusion of the presentation of the 2018 Financial Statements.
5. Should the Panelists receive more than two questions from the same member, the Panelists will address questions from other members before proceeding to answer additional questions from the same member.
6. No member may attend the Webinar by proxy.