



The better way to bank



Four positions are available for election on our Board. In-branch voting takes place April 10-21, 2017. Ask at any of our branches or corporate office to place your vote!

**View candidate profiles at**  
[cua.com/BOD](http://cua.com/BOD)

View candidates on reverse



**Jay Aird**

It is my pleasure to put my name forward for the CUA Director election. Of the priority competencies articulated by the Board, I believe the areas of information technology and business development are most aligned with my background and areas of expertise.

As the Vice-President of Innovation with a technology company, I have significant experience raising equity and negotiating debt financing to support the growth of Nova Scotia companies for international markets. These experiences have provided me the opportunity to develop expert skills in areas of operations, finance and strategy, and will enable me to add value as a director in support of CUA's future success.

I am a graduate of the University of Western Ontario and have a Level 3 in the Certified Financial Advisor designation. As a local entrepreneur, I understand the importance of responsible and sustainable growth, and I believe my creative yet practical approach can assist CUA in building its membership and community. I am excited for the opportunity to be part of guiding a cooperative model that invests in a community that I now call home with my wife and two young sons.

**Roberta Dexter**

I am a small business owner and long-term CUA customer as well as a former employee. I own a conference management company called Plan Ahead Events and sit on the Board of Destination Halifax where I Chair the Governance Committee. I have been on the Board of Meeting Professionals International, having served two terms as Chapter President as well as roles in Board Administration, Education and Finance.

I know the credit union system very well having worked directly with the President's office for the five years I spent at CUA. I managed the Board of Directors during that time acting as Board Secretary and completed studies in Board Governance at Brown School of Governance in Toronto.

I have a Business Degree with a concentration in finance as well as having been through countless financial statement and business objective reviews for CUA. I understand how all the partnerships work throughout the system and I believe I have a strong contribution to make to an organization I believe in.

**Roy (Ted) Johnson**

I am a professional in the accounting field who has demonstrated experience in providing financial guidance and leadership to members of Senior Management Teams and Board of Directors at various private sector institutions such as Nova Scotia Power. I am retired but I keep my professional skills up to date by providing financial and consulting advice and year accounting and tax work for Saucer Technologies Group Ltd. and volunteer work for non-profit entities.

I chose to be a member of CUA because it is a community-focused banking institution providing members with personalized services. I had the privilege of serving on the CUA President's Member Advisory Council in 2015 which gave me the opportunity to gain an understanding of the strategic objectives of CUA and the complex and competitive environment in which it operates. I would not offer to serve as a Director of CUA if I was not passionate about being an engaged and committed member that has the best interest of CUA and its members. I know I can contribute to the advancement and governance of CUA because I have the knowledge and experience of a team player with a track record of achieving performance and results that members expect.

**Karen Miner**

My name is Karen Miner, and as a current CUA Director, I have worked hard for the past three years to be a steward of your credit union. I believe deeply in the credit union model and CUA's vision of "strong members and a strong community". I have a diverse perspective grounded in business management and governance, and experience working in many types of organizations and industries – as a consultant, in management, and on Boards (I am a certified director with ICD.D). Credit unions are viable businesses capable of bringing about meaningful change: I bring expertise in credit unions and co-operatives to the CUA Board table. My job at Saint Mary's University focuses on enhancing the leadership capacity and management skills of credit union and co-operative professionals. I work with leaders and managers within credit unions across Canada and globally. If reelected, I will continue to leverage my knowledge and international network to bring new ideas to CUA. My other passions: innovation, nature, community, relationships, local food, outdoor recreation, and family. I live in Dartmouth with my husband (and CUA member) Dan, and my two children (Isabel and Luke).

Please vote: CUA's business model has unique advantages, including being democratically owned and controlled by you – the members! Support my candidacy so that I can continue to work hard, on your behalf, as a Director who appreciates what it takes for CUA to remain relevant and create impact for you and our community.



**Sean O'Connor**

Since joining the CUA Board in 2015, it has been a privilege to work alongside my Board colleagues as well as championing the great work being undertaken by the CUA Team in the local community. As the current Vice Chair of the CUA Board and the Chair of the Executive Committee, I am excited about the work ahead for our Board and remain committed to CUA as a member-centric, community-based organization.

Over the course of my career, I have applied and delivered business development, executive leadership and corporate governance expertise, three of the key competencies that have been identified by the Board. I am a professional Accountant with experience in both the public and private sectors. I am currently the Chair of the Board of the Atlantic Lottery Corporation as well as on the Board for Efficiency Nova Scotia, a non-profit organization focused on reducing the environmental footprint of the Province.

Prior to starting my own company in 2008, I was Vice President of Business Development for the Municipal Group of Companies for five years. I am also an advocate of community development and have been involved in a number of charitable activities over the years, including having served on the Board of Chamber of Commerce for six years. I hold a Bachelor of Commerce from Dalhousie University and have completed studies with the Institute of Corporate Directors Designation Program at University of Calgary.

**Darrell W. Smith**

I have been a member of CUA since 2013 and am passionate about educating small business owners on the benefits of dealing with CUA and in particular, helping young entrepreneurs make CUA their number one choice for all their business and personal financial requirements. I am the Managing Director of East Coast Fraud and Risk Management Group and the Workplace Violations Hotline. Before this, I was the President of Citadel Security & Investigations Limited and also worked as a stock broker and financial advisor for 15 years. I graduated with a BBA in Accounting from Mount Saint Vincent University and also hold the Certified Fraud Examiner Designation, the Canadian Investment Manager Designation and the Fellow of the Canadian Securities Institute.

I believe my experience as a small business owner and in financial services sector gives me a unique perspective on the needs of individual financial goals and the challenges that small business owners face in running their business. My knowledge of risk management and compliance would also allow me to acquire a unique perspective of CUA and identify potential opportunities. My motto in life is: "to treat everybody the way you would want to be treated yourself". I welcome the opportunity to join the CUA Board.

