

Greetings and updates are in order for Bayview's busy and successful year with 2020 promising the same.

At the March 20, 2019 AGM Connor Bodechon, Lisa Brookins, Steven Frits and Ryan Lanigan were elected by acclamation, and we were pleased to welcome Lisa and Ryan as new directors. The board recognized Tom Bishop and Liz Chisholm for their many years of service as they retired from the board and are pleased, they are currently serving on a committee.

The 2019/20 Committees are as follows:

Executive Committee: President-Elizabeth Gormley, Vice-President- Bill Marr and Secretary-Lois Vincent

Audit Committee - Bill Marr (Chair), Tom Bishop, Lisa Brookins, Liz Chisholm, Steven Frits and David McFarland

Credit Committee – Lois Vincent (Chair), Connor Bodechon, Shirlee Coleman, Elizabeth Gormley, Ryan Lanigan and Kurt Peacock

Bill Marr continues to represent Bayview on the board of League Savings and Mortgage and Kurt Peacock continues to serve on Atlantic Central's board.

Five employees retired in 2019 and we wish them all the best in the coming years and thank them for their years of service to Bayview. They are:

Cathy Barry, Credit Collections Manager, Retail Banking/Administration

Bev Gallant, Senior MSR, East Branch

Sandy Hamilton, FSO, KV Branch

Gail Powell, MSR Supervisor, East Branch

Glenna Richardson, Elevator Operator, Oak Hall

It is always a pleasure to congratulate the recipients of the Bayview scholarships in the amount of \$1,000 each. Thank you to the scholarship committee for the work put into making this important process a success. Good luck to the 8 recipients in the future and we hope you continue your relationship with us.

The Board planning session was held on June 7 where together with management the strategic direction was set for the future of Bayview. We updated our vision and mission statements and identified and celebrated our top strengths as collaboration with Atlantic credit unions, differentiation from banks and leadership.

On behalf of the Board of Directors, I acknowledge and thank employees for their community involvement, commitment and good work. Thank you also to our CEO, Lisa Loughery whose effective leadership enables our success, and to Mary McLeod whose wealth of experience and knowledge supports Bayview and the board. Last, but not least thank you to our loyal Bayview members.