

**BY-LAW TO AMEND THE BY-LAWS OF RAPPORT CREDIT UNION  
LIMITED (the “Credit Union”)**

**WHEREAS** the Board and membership of the Credit Union find it expedient to clarify that members who **vote in Board elections and on special resolutions in advance** of the annual general meeting are to be **included** for the purposes of determining **whether quorum has been obtained for that annual general meeting;**

**NOW THEREFORE BE IT ENACTED**, and it is so enacted as a by-law of the Credit Union as follows:

1. The Credit Union’s By-law No. 1, as most recently amended by confirmation of the membership by balloting prior to a meeting held on April 18, 2018 (the “General By-law”), be hereby further amended by amending section 7.15(a) thereof by adding the following before the period ending that sentence:

**, and any member who casts a vote in this manner shall be deemed for all purposes, including, without limiting the generality of the foregoing, the calculation of quorum pursuant to section 7.07 hereof, to have been present at the meeting**

2. In all other respects the General By-law be hereby ratified and confirmed.