



THERESA ACCHIONE

Head of Compliance
SHELL CANADA

SPARK The Energy Credit Union's five-year goal is to grow to \$500 million in assets, effectively doubling our current book. As a director and based on SPARK's Vision and Mission statements, what would you see as your most important contribution in achieving this goal?

I have a personal and professional passion surrounding both the financial (FI) area and boards in general. While working at Deloitte in Toronto, my client base was solely focused on FIs (bank branches and insurance companies). This provided me with an insight into the heavy regulatory regime that FIs are subjected to. Being a tax professional myself, this didn't deter me, but rather intrigued me. In addition to my professional experience, I am currently enrolled in the Rotam-ICD Directors Education Program and almost half-way through obtaining my ICD.D designation. Just like obtaining my Masters of Taxation or CPA designation supported my career at Deloitte/Shell, I feel that the ICD.D designation will enable me to serve the SPARK board better. A board member with my background will not only help SPARK achieve its mission, vision and 5-year financial goal but, will also ensure that we are compliant along the way in meeting our regulatory, as well as, our fiduciary duties to you - our members.

As a financial cooperative, credit unions around the world are guided by the Seven Co-operative Principles. What are the key challenges facing credit unions today and how could SPARK overcome these hurdles?

The Seven Co-operative Principles of credit unions are greatly aligned with my personal values. As a board member, I would like to support management so that all our members use their one vote to get engaged. We have gone through a dramatic re-branding and we're going to need the support of our members now more than ever. We need to spread the word about what SPARK has to offer so that we can open new memberships, get existing members to participate more and to ultimately provide a reasonable rate of return on our member's investment in SPARK. Given that our members are both owners and customers, we need to provide the right services at the right time and if we get that right - SPARK and its members will prosper together.

Board members bring experience, wisdom, and their networks. Tell us about yours and how you plan to use these to help SPARK achieve its five-year goal?

As a CPA, I plan on using my financial literacy to bring the appropriate level of oversight to the Audit-Finance Committee. Even during times of transition, you still need to keep a keen eye on the budget so that our strategy achieves the desired results at the end of the day. In addition to the numbers, every board also needs to ensure that it has the right level of governance. If re-elected, I would like to continue to build the board governance committee and ensure that it is executing effectively. A strong Governance Committee has been proven to directly result in an improvement in the performance and impact of the board. Finally, I would serve on the Marketing Committee as this strategy will be instrumental to our success. Our history with Shell has provided us with a strong foundation from which we need to respect as we move forward embracing the energy workers of Alberta.



JACKIE PANERA

Internal Communications Manager
SHELL CANADA

SPARK The Energy Credit Union's five-year goal is to grow to \$500 million in assets, effectively doubling our current book. As a director and based on SPARK's Vision and Mission statements, what would you see as your most important contribution in achieving this goal?

I think I have the right mix of experience to make a difference and support SPARK in achieving its objectives to grow in practical and cost effective ways. In my over 15 years of experience working in the energy industry, supporting a wide variety of internal and external communications objectives, I've gained a good understanding and gut instinct for what will make people stop and pay attention to something. In a world with so much noise, it's not always easy to be simple and focused in creating a plan to truly meet specific objectives. On a personal note, I've seen first hand in life how money can make or break a family, even having a great career and salary does not guarantee financial freedom. Everyone is vulnerable to having life take a turn in unexpected ways and having a good financial support system can make those times less devastating. I think I can help SPARK connect with people.

As a financial cooperative, credit unions around the world are guided by the Seven Co-operative Principles. What are the key challenges facing credit unions today and how could SPARK overcome these hurdles?

I think SPARK may have a challenge competing with the bigger more well known financial institutional brands, which makes focusing and narrowing in on a key set of objectives to realistically grow even more critical. Members have a lot to gain by receiving personal advice and services.

Many people tend to bank where their parents used to bank. I think SPARK could look at expanding its services to its existing members' family and friends, to try to gain the same type of loyalty and growth on a smaller scale.

I also think that sharing some success stories from clients may help dispel some myths about credit unions not having the same impact as the bigger banks.

Board members bring experience, wisdom, and their networks. Tell us about yours and how you plan to use these to help SPARK achieve its five-year goal?

I have been employed with Shell Canada for almost 13 years and during that time, I have worked with people in pretty much every department and have working relationships with most of the senior leaders within the organization. I also have a very good understanding of the channels that exist to communicate to employees across the country and more specifically in Alberta. I have a good sense for what will work and what will not work, when it comes to grabbing busy peoples' attention. I think my experience would be applicable to outside of Shell as well, so it could help connect SPARK with more people across the energy industry.

I'm also married with two active young boys in hockey and know the real struggles as a parent trying to make it all work! I would never recommend something for SPARK to do that I didn't personally believe would resonate with parents or energy industry employees.



DARLENE HARRIS

Senior Manager
M&A and Commercial Finance
SHELL CANADA

SPARK The Energy Credit Union’s five-year goal is to grow to \$500 million in assets, effectively doubling our current book. As a director and based on SPARK’s Vision and Mission statements, what would you see as your most important contribution in achieving this goal?

Given my background in finance, investing, pension, large commercial transactions and mergers and acquisitions, my most important contribution as a Board Member will be to deeply understand the risks and rewards for different growth paths. Not all paths will be created equal and growth will need to be approached in a balanced, transparent way that serves the needs of the existing members and attracts new members as well.

A large part of this will be understanding the competitive environment, understanding where SPARK fits, analyzing various options, ensuring competencies exist at the staff and Board level, and identifying the key risks and rewards.

As a financial cooperative, credit unions around the world are guided by the Seven Co-operative Principles. What are the key challenges facing credit unions today and how could SPARK overcome these hurdles?

I think two of the key challenges facing credit unions today are increasing governance and the pace of change regarding the financial systems.

A credit union is made up of members to serve the members. It’s critical in this fast-paced environment that the Board and employees of the Credit Union have the right skillsets and competencies to ensure the knowledge is in place to keep up with increasing governance, the new products available and the rapidly changing financial systems facing the world today.

SPARK can overcome these hurdles by ensuring the right mix of Board members and employees are involved and ensuring ongoing training is offered to continually enhance skills. SPARK must also consider if outside advisory expertise is sometimes required in order to make informed decisions.

Board members bring experience, wisdom, and their networks. Tell us about yours and how you plan to use these to help SPARK achieve its five-year goal?

I have been with Shell Canada for 30 years and over the last 15 years have had direct experience with banking, the debt markets and the investment markets which is directly relevant to understanding and managing the responsibilities as a Board Member.

Personally, I have been involved with the Credit Union for almost 30 years. Over that time, I have used the debt and investment products offered many times and therefore have always been a proponent of bringing in new members and extolling the virtues of the Credit Union. Currently, between my own investments and those of family, we have more than a million dollars with the Credit Union and are very interested in seeing it succeed.



KAMIL SHEIKH

Marketing Business Development Leader
CNRL

SPARK The Energy Credit Union's five-year goal is to grow to \$500 million in assets, effectively doubling our current book. As a director and based on SPARK's Vision and Mission statements, what would you see as your most important contribution in achieving this goal?

The best boards anticipate threats and capture opportunities. To do so requires sophisticated strategic acumen and uncompromising integrity.

I recently attended Harvard Business School to learn and integrate best practices into my work as I continue to deliver results today while building capacity for future long-term growth.

Throughout my career, I transform ideas into value creation, produce workplace cultures where people thrive and deliver sustainable future long-term growth.

As a financial cooperative, credit unions around the world are guided by the Seven Co-operative Principles. What are the key challenges facing credit unions today and how could SPARK overcome these hurdles?

The seven co-operative principles are the foundation of our organization. Together, as partners, members and community, our economic participation contributes to our shared prosperity.

As a business leader, I am committed to maximizing corporate value. I am also passionate about contributing to our shared growth as a member.

My unique combination financial and business expertise have resulted in long-term value and growth for multi-billion dollar industry-leading companies, like Irving Oil, Sunco, Shell, and CNRL.

Permit me to gain your trust to help grow our democratic, sustainable financial institution.

Board members bring experience, wisdom, and their networks. Tell us about yours and how you plan to use these to help SPARK achieve its five-year goal?

I have 15+ years of homegrown experience in oil and gas, combined with technical expertise as an engineer, and financial acumen as a business leader. My comprehensive background in operations leadership, projects, technical and commercial development allows me to evaluate threats and opportunities through multiple lenses. This reduces costs, streamlines projects and drives profitable growth and saves tens of millions of dollars.

I have developed trusted, mutually beneficial relationships throughout my career and surround myself with the best and brightest. Today, I am poised to leverage my network of engaged, world-class industry leaders to uncover opportunities and maximize profitability. As a board member, my job will be to build strategy, collaborate with members and deliver results today & for the future. Vote for me, so I can advance our shared goals for real, long-term growth.



LEO
KYLE

Business Performance Analyst
SHELL CANADA

SPARK The Energy Credit Union's five-year goal is to grow to \$500 million in assets, effectively doubling our current book. As a director and based on SPARK's Vision and Mission statements, what would you see as your most important contribution in achieving this goal?

Growth is meaningless unless it delivers value to members. To me, the growth of Spark means more of the Energy community has the privilege of banking with us. This also benefits current members because as we create momentum we can offer more products & services, potentially open more branches, and can better compete for your loyalty.

If Spark wants your loyalty, it needs to be earned. Having spent nine years as an officer in the Canadian Armed Forces, a significant portion of my life has involved serving the community and building loyalty within my team. As a Spark Director, serving our community of members will be my focus. I want to see you succeed in good times and ensure that you are resilient and supported through challenging times.

As a financial cooperative, credit unions around the world are guided by the Seven Co-operative Principles. What are the key challenges facing credit unions today and how could SPARK overcome these hurdles?

Our biggest challenge is cost. Credit unions in Alberta are consolidating and merging because it is costly to comply with ever increasing regulations while also competing with continually evolving technology. This puts the credit union principle of democracy at risk. A small locally owned and democratically run credit union hears the voices, the votes, and the concerns of its members the way a big bank or national institution never can.

Over the past two years, I have been a Shell Employee and a director trainee on the Shell Employee Credit Union board and now on the Spark board. We have a tremendous opportunity with Spark to focus on member value; constantly asking ourselves "What do members need?". If we want to grow, we need to earn your business. We succeed WITH our members not at the expense of our members. Right now, our challenge is to get costs down, give you a compelling alternative to big banks, and ensure that we are all set up for success going in to the future.

Board members bring experience, wisdom, and their networks. Tell us about yours and how you plan to use these to help SPARK achieve its five-year goal?

Having lived in nine places in nine years as part of my career in the Canadian Army, I developed relationships with people from many different places and all walks of life. I understand that no matter where we come from, we each have our own struggles in life. We all need a financial institution that we can trust and in which we can rely on.

What I offer you as a director on the Spark board are the qualities that I have found most people cherish themselves — compassion and discipline. I will listen and seek to understand members concerns and ensure your voice is heard. I will also be resilient and ensure that the difficult decisions that need to be made are done so in your best interest.



MUSTAFA SIDDIQI

Chief Strategy Advisor
TELESEHAT

SPARK The Energy Credit Union's five-year goal is to grow to \$500 million in assets, effectively doubling our current book. As a director and based on SPARK's Vision and Mission statements, what would you see as your most important contribution in achieving this goal?

I have been a member of Shell CU for the last 15 years. During this time I observed that Shell employees were not aware of the products/services that SECU offered and the competitive advantage vis-à-vis the commercial banks. As a director of Spark, my goal would be to increase the visibility and awareness of Spark's services to the target market. This will be done through direct marketing, social media marketing, building relationships and partnerships with other energy companies. I would also look into what additional services or improvements can be offered/done to attract and retain members.

Membership in the credit unions is aging with mostly older people being CU members. Work force in the Energy industry in Alberta is becoming younger. For the CU to survive in the next decade, Spark has to find ways to appeal to the millennials and younger generation. My goal is to attract millennials to Spark CU.

As a financial cooperative, credit unions around the world are guided by the Seven Co-operative Principles. What are the key challenges facing credit unions today and how could SPARK overcome these hurdles?

Changing regulatory requirements places significant stress on CU governance. A diverse perspective is required in the board of directors for effective governance. As such, board members should be a diverse set, recruited for the values fit and diversity in perspectives, demographic, ethnicity, etc., specific industry experience and technical skills.

Spark has a redefined "community" from Shell Canada to the broader Alberta energy industry. Spark has to define its role and responsibility with respect to this new community and the growth strategy. CUs cannot compete with aggressive growth strategies and business models used by commercial banks due to CUs mandates. Spark has to explore innovative ways to create economies of scale, improve member services, partnerships with other CUs/institutions, digital disruption, technology, new payment systems to grow. The growth strategy should reflect the rationale and purpose for pursuing growth and has to be clear with the trade-offs. At the same time Spark will have to maintain its autonomy and independence.

Board members bring experience, wisdom, and their networks. Tell us about yours and how you plan to use these to help SPARK achieve its five-year goal?

I am working as Chief Strategy Advisor for a healthcare start-up. I have over 18 years of work experience in the oil and gas industry in engineering, planning, operations and new business development in Canada and internationally working on major projects with P&L responsibility. In these roles I have had the opportunity to implement new technologies, optimize operations, introduce new process to reduce costs. I intend to utilize my experience to explore opportunities to reduce costs, optimize and grow the business.

I have recently completed my MBA from University of Chicago, which ranks as one of the top finance schools. I have had the opportunity to network extensively with fellow cohort members working in a variety of industries including finance, banking and marketing. I intend to leverage my network to gain better insight to improve business, obtain key learnings to determine a strategic path forward to achieve Spark's five-year goal. I will utilize my network in Calgary to approach the energy industry to increase membership outreach.



RAJ ARORA

QUEST Technical & Business Analyst
SHELL SCOTTFORD REFINERY

SPARK The Energy Credit Union's five-year goal is to grow to \$500 million in assets, effectively doubling our current book. As a director and based on SPARK's Vision and Mission statements, what would you see as your most important contribution in achieving this goal?

The existing members are the key to SPARK's prosperity in the short and long-term. I see myself driving SPARK towards this goal as a champion of delivering first class service, strategies and products to existing members. My first focus would be to broaden membership footprint by advocating for an easily-accessible branch in Fort Saskatchewan, for all energy industry employees.

To serve members in Alberta's energy industry, SPARK must grow organically while extending to outside clientele. In addition to being extremely well connected with young professionals across Alberta's Chartered Financial Analyst (CFA), engineering, and corporate energy industry, I will strive to create strategies that enhance SPARK's branding, products, culture and member acquisition to this untapped demographic.

As a financial cooperative, credit unions around the world are guided by the Seven Co-operative Principles. What are the key challenges facing credit unions today and how could SPARK overcome these hurdles?

These Seven Principles are key to the formulation of ethical strategies and shareholder-focused decision making by the Board of Directors. These co-operative principles seamlessly align with my own personal values of honesty, transparency, corporate citizenship, and conservative risk tolerance.

With current economic uncertainty, investment climates, and rising interest rates, Credit Unions face the risk of uncompetitive products compared to large financial institutions. In an increasingly digital world, premiums on fees for financial instruments as a price for convenience will not last. I will work with SPARK to overcome these hurdles by leveraging my network to establish a strong organization with more capital, member enrollment and economic participation. I will also utilize my digitalization experience to build convenient interface solutions to better serve the current members.

Board members bring experience, wisdom, and their networks. Tell us about yours and how you plan to use these to help SPARK achieve its five-year goal?

Effective boards are diverse boards, comprised of various cross-sections of the communities they intend to serve, bringing a unique variety of skills, insight and voice. I am a young professional, deeply embedded with the CFA Network, the Alberta Pipe Fitting Union and the School of Business and Engineering at University of Alberta. Do you ever wish you learned more about mortgages, RRSPs, TF-SAs, or tax planning sooner in your life? I believe it is never too early to get young people more involved with smartly planning and securing their financial futures. Boards that are under-represented by young professionals risk missing a valuable voice that can bring fresh perspectives to create new opportunities. I am passionate about building wealth education for my external network of young professionals, who need the products and benefits that SPARK has to offer. Enrolling these individuals will be mutually beneficially as it would provide the member with SPARK's advantages and the firm with the potential of life-long membership.



**TIM
ROSE**

Finance Advisor
SHELL CANADA

SPARK The Energy Credit Union's five-year goal is to grow to \$500 million in assets, effectively doubling our current book. As a director and based on SPARK's Vision and Mission statements, what would you see as your most important contribution in achieving this goal?

SPARK is embarking on an ambitious change journey that is unprecedented in its history. With the recent rebrand and expansion of the niche market to include all members who are in or associated with the energy industry provides tremendous opportunity for growth.

As a director, it will be essential to work closely with management to critically assess each of the opportunity buckets to determine which of these will provide the greatest benefit to existing and future members, all while maintaining the high-level of care and satisfaction with our existing customer service and product offerings. Major growth initiatives will need to be prioritized and managed carefully in order to maximize the benefits to the Credit Union and all of its members.

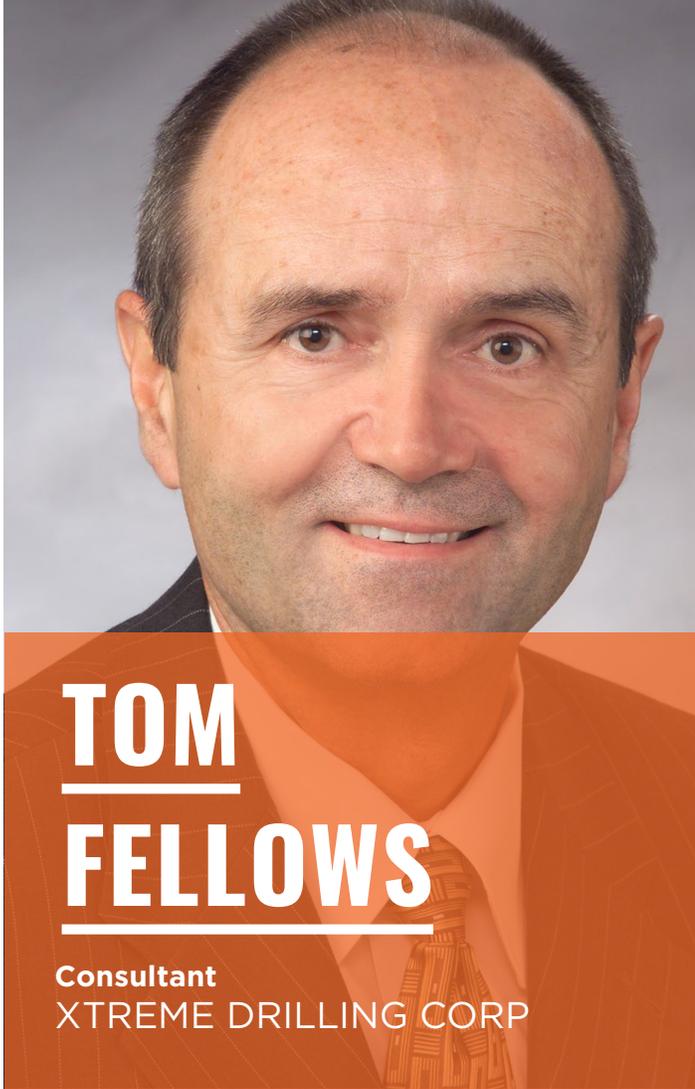
As a financial cooperative, credit unions around the world are guided by the Seven Co-operative Principles. What are the key challenges facing credit unions today and how could SPARK overcome these hurdles?

The greatest challenge facing credit unions is a general lack of understanding by non-members of the cooperative model, and how credit unions operate for the benefit of its members. Why should people consider SPARK over any other financial institution? Education and information is the key. SPARK has a unique opportunity with the rebrand to introduce itself to potential new members (including businesses) and inform them about all of the benefits that membership in a Credit Union brings.

- Competitive rates - whether you are looking to borrow or save.
- No or Low Fee products - No fee chequing, No fee Interac eTransfers, No fee ATM's at other credit unions.
- Second largest ATM network across the country
- Profit Sharing
- Products and services to meet the needs of members through all stages of their life
- A relationship with our members where we have a true understanding of their needs and a commitment to provide them with the right balance of products/services to benefit them.

Board members bring experience, wisdom, and their networks. Tell us about yours and how you plan to use these to help SPARK achieve its five-year goal?

As a current board member, I have witnessed first-hand the rapidly changing business environment and the direct impact that this is having on our members, and the long-term viability of the Credit Union. I was fortunate to participate in the Future Visions Committee that explored multiple opportunities that the Credit Union could pursue in order to react to this changing environment. This ultimately led to the rebrand to SPARK which now opens up many of these opportunities to reach our strategic goal of growing to \$500 million in assets within the next 5 years. I bring to the board a deep understanding of the critical analysis that was undertaken to develop these strategic opportunities, and how they align in achieving the long-term viability and profitability to the Credit Union and maximizing the benefits to all of our members.



TOM FELLOWS

Consultant
XTREME DRILLING CORP

SPARK The Energy Credit Union's five-year goal is to grow to \$500 million in assets, effectively doubling our current book. As a director and based on SPARK's Vision and Mission statements, what would you see as your most important contribution in achieving this goal?

My career in Calgary spanned 40 years of professional sales and marketing leadership in the WCSB Drilling Service sector. Dealing with both large and small cap O&G companies, coupled with my extensive network, I am confident I would be accretive to Spark achieving its five-year growth plan; doubling its book. My successful marketing campaigns required trust and partnering with clients (Vision Stmt) together with the right products (drilling rig) at the right price under all market conditions (Mission Stmt).

My CPA designation would further contribute to a BOD position with Spark.

As a financial cooperative, credit unions around the world are guided by the Seven Co-operative Principles. What are the key challenges facing credit unions today and how could SPARK overcome these hurdles?

Credit Union and Big Bank Competition- how does a particular Credit Union set itself apart to retain and attract new business (build its book)? If sitting idle and not continuously improving, an institution is in reality, going in reverse. Spark has successfully taken a major step to rebrand itself and set a 5yr growth plan to attract more business from energy participants in addition to enhancing its Shell employee clientele list. Further it is maintaining a personal touch- as noted through its slogan "People helping People" (in good and challenging times). Big Banks are often impersonal. A GIC rate is not just a rate. It is what is behind the rate that ultimately counts.

Energy industry participants should desire to invest with an engaged, personal energy industry Credit Union such as Spark.

Board members bring experience, wisdom, and their networks. Tell us about yours and how you plan to use these to help SPARK achieve its five-year goal?

Much of my career in the energy service sector has been set in turbulent economic times with large swings in the O&G industry's fortunes. Dealing with hundreds of energy clients, large and small, in strong and weak market cycles has required me to be prepared, flexible, a quick and forward thinker as well as develop a strong and lasting network. Skills and strengths have been developed over the years to ensure effective client relationships to produce mutually beneficial solutions to successfully move forward under all market conditions.

It is this skill set (marketing and finance) that I would bring to the Board room table to meet Spark's 5yr goal.