

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

WHEREAS, the Board and membership of the Credit Union believe it is necessary to increase the maximum number of Board members;

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 confirmed by the membership on July 29, 2020 (the “General By-law”) be hereby further amended by deleting section 5.1 thereof, and replacing it with the following:

5.1 Number of Directors and Quorum – The number of directors of the Credit Union shall be no fewer than seven (7), and no more than nine (9). The quorum for the transaction of business at any meeting of the Board shall be a majority of the Board.

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

PASSED by the Board of Directors of Talka Credit Union Limited at a meeting duly constituted this 18th day of February, 2021.

CONFIRMED by the affirmative votes of at least two thirds of the votes cast at a meeting of members of Talka Credit Union Limited duly constituted this 28th day of April, 2021.

WITNESS the corporate seal of Talka Credit Union Limited.

Chair Corporate Secretary