



## Previous Dividend Payments

If the credit union generates a surplus, that surplus may be shared with members in the form of a dividend on savings. Any dividend paid must be agreed by our members at our Annual General Meeting in December, based on proposals from the Board. Dividends are paid immediately after the AGM and are calculated daily based on the savings balances in savings accounts between 1st October and 30th September. Please see below details of dividends paid in past years.

Financial Year ending	Dividend rate paid
30 September 2025	3%
30 September 2024	3%
30 September 2023	1.5% / 2.75%
30 September 2022	0.15% / 1.50%
30 September 2021	0.15%
30 September 2020	0%
30 September 2019	1.15%
30 September 2018	1.5%
30 September 2017	1.3%
30 September 2016	1%