



CANDIDATE BIOGRAPHY OF

ANDREW ABOUCCHAR

CFA, CPA, ICD.D

In the course of my career, I have been both a borrower and a lender, giving me a balanced perspective on credit and risk. I have structured residential and commercial mortgages, as well as other financing facilities, with many of Canada's and the United States' largest financial institutions.

As a YNCU member, I have always valued the straightforward, responsive, and genuinely member-centred lending philosophy that sets this credit union apart from the big banks. In my own lending and investment activities, I have provided capital to real estate developers, technology ventures, and established operating companies. These experiences have reinforced the importance of pursuing growth while maintaining rigorous risk discipline.

As a CPA, Chartered Financial Analyst, and seasoned board director with extensive governance experience, I would be honoured to contribute these insights and help guide YNCU through its next exciting phase of expansion while continuing to put members first.

- Andrew Abouchar