1. Purpose
   a. To represent members views to the Board clearly of a positive and /or negative nature.
   b. To provide feedback to the Board on matters referred to it by the Board and/or members.

2. Governance
   a. The member forum is run by members for members.

3. Membership and Accountability
   a. The forum is open to every member of the Credit Union.
   b. The term of office for the Secretary and Co chairs will be one year.
   c. The Co-chairs of the members’ forum will be elected by the members but cannot be the chair of the main board of directors.
   d. A secretary role must be appointed from the members of the committee to ensure that meetings are properly minuted and records are kept.

4. Meetings
   a. The members’ forum will meet at least four times a year.
   b. A quorum is three members of the members’ forum, if less than 3 meeting will then not take place.
   c. Minutes of members forum meetings to go to (Secretary) of board for circulation to the Board.
   d. The members’ forum may invite any individual, whether internal or external to attend all or part of any meeting in whatever capacity the chair of the members’ forum deems appropriate.

5. Duties
   a. The members’ forum acts as a communication channel between the members and the Board.
b. The members forum to provide feedback to the Board on issues such as:
   ➢ Potential growth and/or development of the Bristol Credit Union
   ➢ Changes to services delivered by Bristol Credit Union
   ➢ Improvements and/or changes in ways Bristol Credit Union communicates with its membership
   ➢ Any other matter that the Board and/or membership feel needs to be looked at

c. The members forum cannot comment/influence or change decisions on individual cases

d. The members forum is an advisory forum and has no executive powers

6. Reporting Procedures
   a. Along with minutes being circulated accordingly, they will be posted onto the members’ area of BCU website.

7. Administrative Support
   a. Administrative support will be provided by a member of the management team identified by the senior manager / CEO.
   b. Minutes of member form meetings will be produced by the forum and circulated accordingly.

8. Review

These terms of reference will be reviewed annually in February by the members' forum and noted by the Board of Directors.

Approved by the Members Forum 03 March 2016