

Co-operative Credit Union League of Trinidad and Tobago



*Foster Cummings,
Minister of Youth
Development and
National Service.*



*Elissa McCarter LaBorde, president
of the World Council of Credit
Unions. PHOTO BY ANDY MANIS*

*Together we
will continue to
build financial
health for our
members*



*Joseph Remy, president
of the Co-operative Credit
Union League of TT.*



*Dianne Joseph, chief
operating officer of the
Co-operative Credit
Union League of TT.*

**Happy International
Credit Union Day!**

Your future will be brighter

*“Building financial health
for a brighter tomorrow.”*



HAPPY INTERNATIONAL CREDIT UNION DAY



Andre Goindoo
Managing Director and
Chief Executive Officer

On this **International Credit Union Day**, we join with the more than 86,000 credit unions from 118 countries across the globe in celebrating the 73rd anniversary of International Credit Union Day. **Today we recognize the invaluable and immeasurable contribution of the credit union movement in shaping financial well-being and security for its members.**

For over 75 years the credit union movement in Trinidad and Tobago has enhanced its members lives by offering affordable rates and high-quality service that simplifies their lives and empowers them to meet their financial goals.

The COVID-19 pandemic continues to pose unprecedented challenges to credit union members across the region and here at home in Trinidad and Tobago. This year's theme **“Building Financial Health for a Brighter Tomorrow”** echoes a sentiment of hope and highlights the ways credit unions are responding to those challenges by working with members to help them rebuild their livelihoods.

At CUNA Caribbean Insurance, we share the dream of making financial security a reality For All People across the Caribbean. Through our spirit of inclusivity and our strong relationship with our credit union partners, we are honored to have touched the lives of more than two million men, women and children. We share the vision of hope for a brighter tomorrow and will continue to support the credit union movement across the region.

We at CUNA Caribbean Insurance stand shoulder to shoulder with our credit union partners as we continue to inspire hope, build financial security, and reaffirm our commitment to the credit union philosophy of people helping people.

On behalf of our employees across the Caribbean, we wish you all a Happy International Credit Union Day!



FOR ALL PEOPLE

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"Building financial health for a brighter tomorrow."

Youth are the future of credit unions, co-operative sector

The following is a message by Minister of Youth Development and National Service Foster Cummings in commemoration of International Credit Union Day.

Fellow citizens, today, we join the World Council of Credit Unions (WOCCU) in commemorating the 73rd anniversary of International Credit Union Day (ICU), a day set aside to celebrate the spirit of the global credit union movement.

This year's commemoration aptly themed Building Financial Health for a Brighter Tomorrow highlights the optimism that credit unions have and continue to offer their membership, given the socio-economic uncertainties of the covid19 pandemic.

During these unprecedented times, credit unions have shown

their resilience as they continue to pivot and adapt during the pandemic and assist their members in weathering covid19's economic storm. Indeed, they have proven that they can remain physically distant but socially connected.

At the Ministry of Youth Development and National Service (MYDNS), we are cognizant of the fundamental role that our local credit union movement plays within the financial sector. Their development and progress have been a cornerstone, elevating their status with other traditional financial institutions.

There is no doubt that credit unions will remain a beacon of hope and a trusted resource for their members and communities, staying true to their co-operative



Foster Cummings, Minister of Youth Development and National Service.

principles, while providing financial education and support to the citizens of Trinidad and Tobago.

As an organisation, the Co-operative Credit Union League of Trinidad and Tobago (CCULTT) holds fast to a unified methodology that embraces the membership and affiliates, while

emphasising a particular focus on the growth and expansion of credit unions.

This approach is aligned with the first strategic pillar of the National Youth Policy of Trinidad and Tobago (2020-2025). In part, it speaks to: "Youth economic participation and empowerment";

which is prioritised and incentivised, by among other things, "improving the policy environment and institutional frameworks for youth-led micro, small and medium enterprises (MSMEs); supporting interventions which increase youth financial literacy and; facilitating access to finance and business development services (such as business coaches, and mentorship) for all youth entrepreneurs."

For too long, the idea of credit union membership has been associated with the mature subset of our population. However, at the MYDNS, we believe that our young people are not just our future, they are the vehicle for the preservation and augmentation of the entire credit union and co-operative sector of Trinidad and Tobago.

As such, we are of the view that by investing in financial education, we are building financial health for a better tomorrow. We believe that financially literate and empowered youths who adopt wiser money management practices are better prepared for economic stressors. In so doing, they can positively influence and mentor their friends and family and inspire a new-found financially sound legacy, to help bolster the local economy.

The Ministry of Youth Development and National Service looks forward to strengthening alliances with key stakeholders such as the Co-operative Credit Union League of Trinidad and Tobago, as we continue to empower our youth to become co-creators of our sustainable development to ensure a brighter tomorrow.

Happy International Credit Union Day, 2021!

Building financial health for a brighter tomorrow

The following is a message from Elissa McCarter LaBorde, president and CEO, World Council of Credit Unions.

On October 21, 2021, credit unions worldwide will celebrate International Credit Union Day (ICU Day). This annual event raises global awareness for the credit union movement through outreach, volunteering, fundraising and other ICU Day-themed activities.

Credit unions bring financial inclusion and a promising future to people all over the world. Since the first celebration in 1948, ICU Day is a chance to spotlight and celebrate these achievements.

International Credit Union Day is brought to you by World Council of Credit Unions (WOCCU) and Credit Union National Association (CUNA) — WOCCU's direct

member organisation in the United States.

This year's theme for ICU Day is "Building financial health for a brighter tomorrow."

Since its inception in 1971, World Council has worked to expand financial inclusion worldwide through the global credit union community, sharing in the belief that all people should have access to affordable, reliable and sustainable financial services.

Participating credit unions can showcase how they are working to improve the financial well-being of their members. You are encouraged to share your memorable ICU Day plans and highlights with credit unions worldwide on social media using #ICUDay.

Learn more at www.woccu.org/icuday.



Elissa McCarter LaBorde, president of the World Council of Credit Unions. PHOTO BY ANDY MANIS



International Credit Union Day



"Building financial health for a brighter tomorrow."

The following is a message by Joseph Remy, president of the Co-operative Credit Union League of TT

Fellow co-operators, members of the Co-operative Credit Union League of Trinidad and Tobago, all members of the co-operative credit union movement and citizens of Trinidad and Tobago, I visit your eyes, hearts, and minds once again as the global co-operative credit union movement celebrates Credit Union Month this October, and International Credit Union Day on October 21, 2021.

The chosen theme for this year's celebration is Building financial health for a brighter tomorrow." The theme is most appropriate as we in the global, regional and local credit union movement navigate our way through another year in a covid19 environment.

It is appropriate because of our deep connectivity with people who are the fulcrum that gives this movement its purchase, support and relevance; it is appropriate because in order for us to overcome this monstrous pandemic, we need to embolden that strong foundation that makes us more relevant today as a movement.

We have had to take a careful look at our own health to build life-saving immunity to stave off the virus. In addition, in an effort to save lives and livelihoods, some of us would have had to either weaken our financial reserves or increase our credit consumption, but with the net effect of building resilience and sustainability.



Joseph Remy, president of the Co-operative Credit Union League of TT.

As such, as we take a cue from this year's theme, we believe that the credit union movement is the most appropriate vehicle through which citizens can build the requisite financial health to ensure a brighter tomorrow.

Over the years, the league has been that vanguard leading the way in enhanced governance, credit union management and service delivery through its robust training and development programs, its focused advocacy and lobbying and through the stimulation of our member units towards embracing technological solutions through digitization and digitalization for effective and efficient service delivery to their members.

We have noted the encouraging pivot that the majority of our credit unions have made to effectively serve their members during this pandemic and we would like to pay public recognition to them for this. But we need to remind them that this virus is not over as yet, so as we reshape, refocus, re-engineer and redesign our service delivery, we must be cognizant that the journey to a brighter tomorrow is not over as yet.

As the great Nelson Mandela said, and I quote "I have walked that long road to freedom. I have tried not to falter. I have made missteps along the way. But I have discovered the secret that after climbing a great hill, one only finds that there are many more hills to climb. I have taken a moment to rest, to look back at the glorious vista that surrounds me, to look back on the distance that I have come. But I can only rest for a moment, for with freedom comes responsibilities, and I dare not linger, for my long walk is not ended."

So, my fellow co-operators, our long walk towards building financial health for a brighter tomorrow, is not ended, it is our responsibility to continue on that journey, for the ultimate fulfilment of the financial health and independence of our current and future generation.

Please continue to exercise due care and diligence, stay safe, and take all the necessary precautionary measures to protect yourself and your family from the ravages of the deadly covid19 virus.

Happy Credit Union Month to Trinidad and Tobago!

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BUILDING FINANCIAL HEALTH FOR A BRIGHTER TOMORROW

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Reaching Out To The World

International Credit Union Day



"Building financial health for a brighter tomorrow."

The following is a word from chief operating officer, Dianne Joseph

I count it an honour to be able to celebrate another year with our international credit union community as we recognise the work of credit unions throughout the month of October.

Today is International Credit Union Day and we are celebrating under the theme "Building financial health for a brighter tomorrow"

This speaks true to what credit unions are about! We continue to build not only financial wealth, but financial health as well.

But what does financial health mean? Simply – Ensuring that there is a good balance in your finances and that it is in a healthy position which allows you to adequately take care of yourself and your family. If it is unhealthy, then there will be difficulty in meeting your financial needs.

Today, as I reflect on the work of our credit unions, I do so with a sense of pride. Despite the challenges of the covid19 pandemic which commenced some 18 months ago, credit unions never once wavered in holding fast to one of our core principles of "people helping people."

We remain a critical vehicle to which members can enter and obtain, where necessary, sound financial advice, debt consolidation, mentoring and coaching to ensure that they can sustain a healthy financial position and correspondingly a brighter tomorrow.

Had it not been for our credit unions, many would have seen darker days. So today, I salute the boards, management and staff of all credit unions for taking care of our members and for putting service to our human needs before what many may call "financial gains"

As the chief operating officer of this dynamic national umbrella body for credit unions, the Co-operative Credit Union League of Trinidad and Tobago, I credit the successes of our league and the credit union movement to the work that my organisation has done, not only in 2021, but throughout the many years prior to this.

With pride I led my team and my credit unions throughout another turbulent and unprecedented period of our life: the impact of covid19.

It called for focussed attention, quick shift in strategies and the need to adapt. Together, we were able to do all of them and today, as I reflect on the past eighteen months in particular, I can say with utmost confidence that God has been good to us.

With the deliberate intention of not being distracted, we were able to smoothly transit from physical business to that of a virtual world, a world that we never knew would serve us in the successful manner that it has done thus far. And this reinforces my position that it is imperative for us to not focus on the challenges before us, but to seek out the opportunities within the challenges and capitalise on every bit of it.



Dianne Joseph, chief operating officer of the Co-operative Credit Union League of TT.

Our year has been rewarding in many respects and I want to say a hearty thank you to our line minister and ministry – the Ministry of Youth Development and National Service – CUNA Caribbean Insurance Society, KCL Capital Market Brokers Ltd, the office of the commissioner for co-operative development and all other stakeholders for supporting our work.

To my board, supervisory committee and staff, I salute you today! We have a great team and I am happy that you have been a part of this journey!

As I close, let me advise all our members to remain focussed, continue to talk with your credit union and do remember that it is the place to build financial health for a brighter tomorrow!

Once you remain positive and keep positive people around you, your tomorrow will be blessed, brighter and successful!

Happy International Credit Union Day to all my members and the national community!

Members, be assured of a brighter tomorrow!



We Congratulate the Co-operative Credit Union League of Trinidad & Tobago on it's 74th Anniversary

The President, Officers & Staff extend Best wishes to its Members on the occasion of Credit Union Month - October 2021

Building Financial Health for a Brighter Tomorrow



Independent Community Credit Union Co-operative Society Limited

100 Seaview Street, Carenage
Telephone: 637-2150

Extends greetings to our membership and the entire Credit Union Movement, as we celebrate

Credit Union Month 2021

INTERNATIONAL CREDIT UNION DAY®



WITH A CREDIT UNION



The Board of Directors, Committee members and Staff of the

San Fernando Corporation Employees Credit Union Co-operative Society Limited

Extends

Happy International Credit Union Day 2021!

To all members locally, regionally and internationally. May we continue Building Financial Health for a Brighter Tomorrow with a Credit Union"





“Building financial health for a brighter tomorrow.”

Surge in membership proves the value of co-operative movement

The following is the International Credit Union Day message by Denise Garfield, general manager, of the Caribbean Confederation of Credit Unions

The covid19 pandemic has devastated people's livelihoods, and world economies. It has also been a true test to the foundation principles and resilience of the credit union business model.



Denise Garfield, general manager, of the Caribbean Confederation of Credit Unions.

Citizens are seeing the value in the co-operative movement which is evident in the surge in membership growth of over 100,000 members joining a

Caribbean credit union in 2020. Membership in a credit union matters as it is seen as a family unit where people are driven in helping other people.

Two fundamental facets of the credit union business model of great significance during the pandemic are compulsory savings and the Family Indemnity Plan (FIP).

Compulsory savings serves as a cushion in adverse times of uncertainty like now in the covid19 pandemic and helps with wealth accumulation, and the FIP which plays a vital and important role in the lives of members and their families serves as a vehicle to soften the blow and grief of the several deaths which results from the pandemic.

Your confederation wishes to recognise the Co-operative Credit Union League of Trinidad and Tobago (CCULTT) and the wider Trinidad and Tobago credit union movement for its continued role and significance in the lives of the Trinbagonian people.

The Caribbean Confederation of Credit Unions (CCCU) wishes the credit union movement of Trinidad and Tobago the very best as it continues to enrich the lives of its members in “Building financial health for a brighter tomorrow.”

BUILDING FINANCIAL HEALTH FOR A BRIGHTER TOMORROW™

HAPPY INTERNATIONAL

Credit Union Day

BUILDING FINANCIAL HEALTH FOR A BRIGHTER TOMORROW

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International Credit Union Day



"Building financial health for a brighter tomorrow."



Fitzgerald Hinds (sitting second left), then-Minister of Youth Development and National Service with officials of the Co-operative Credit Union League of TT (standing) at the league's calendar of events on January 27, 2021.

HAPPY INTERNATIONAL CREDIT UNION DAY 2021[®]



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LEADING THE WAY[®]

International Credit Union Day



“Building financial health for a brighter tomorrow.”

The credit union difference

How do we differ from banks and other financial institutions?

each have one vote in board elections, regardless of their amount of savings or shares in the credit union.

Clientele

Members share a common community, occupation or place of work. Service to the working poor is blended with service to a broader spectrum of the population, which allows a credit union to offer competitive rates and fees.

Earnings

Net income is applied first to adequacy requirements. Member owned capital structure, compared to stockholder capital, allows the credit union to manage surplus to lower interest rates on loans, higher interest on savings or new product and service development.

Governance

Credit union members elect a board of directors from their membership. Members



IMAGE TAKEN FROM COMPAREREMIT.COM

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- 1) Loans can now be posted directly to the member's card, which eliminates the need for the member to visit the Credit Union to collect a cheque, which would then have to be taken to the bank to be cashed.
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- 3) The member can do an unlimited number of transactions each month - there is no limit.
- 4) The card allows the member additional access to foreign currency each month up to a limit of equivalent of USD250.00. This is really an additional source to what the member currently has.
- 5) Members can shop online with the card, thereby creating an additional source of foreign-currency payment options.
- 6) The card allows members to avoid interest payments associated with a Credit Card - they are using their money.
- 7) The card has an expiration life of three (3) years.

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MOTTO: PAVE YOUR WAY BY SAVING TODAY

We are a member-driven financial institution designed to meet the economic, social, and overall needs of its membership by offering financial products and services and promoting a co-operative spirit, while maintaining profitability and stability in a personalised environment of **TRUST and SECURITY.**

We continually add products and services to strengthen ourselves competitively but more importantly to serve the needs of our growing members even during this global pandemic.

The dynamic Growth and Strength we have experienced as a Credit Union for the past 38 years could not be possible without the support of our faithful members. As a result of our great achievements thus far we at Nestle Credit Union would like to extend to All our Members and Members of All Credit Unions in Trinidad and Tobago a Happy Credit Union Day and by extension, Credit Union Month!

CONTACT INFORMATION:
 Unit #2.25, Upper Floor, Building 7, Valpark Shopping Plaza, VALSAYN
 #645-9213, 645-3709
 EMAIL: cufinance@hotmail.com

International Credit Union Day



"Building financial health for a brighter tomorrow."

VIP guests at the launch of the Co-operative Credit Union League's calendar of events on January 27, 2021.



Why credit unions?

Credit unions worldwide have members, not customers. They offer those members from all walks of life needed financial services and much more.

Financial inclusion

Access to affordable, reliable and self-

sustainable financial services improves lives on many different levels. Credit unions work to expand services to people of all income levels.

Global benefits

118 countries, 86,055 credit unions, \$2.6 trillion in assets, serving 291 million members.

Credit unions are:

- To encourage its members to save
- To make loans available to members at a rate of interest lower than the commercial rate
- To protect, preserve and safeguard the assets of the member-owners.
- To offer financial services of high quality at fair rates
- To educate members in sensible money management to improve their financial condition
- To promote the credit union



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Happy International
Credit Union
Month



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"Happy Credit Union Month 2021"



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The Board, Management and Staff extends

Congratulations
to the

Co-operative Credit Union League

on the Occasion of
Credit Union Month 2021
Happy International
Credit Union Day!

International Credit Union Day



"Building financial health for a brighter tomorrow."



Josiah Joseph (right) demonstrates the use of Samsung tablets donated by the Co-operative Credit Union League to students of Chaguanas North and South secondary schools.



wishes you a

Happy Credit Union

Month 2021



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International Credit Union Day



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Celebrating the spirit of the CU movement

International Credit Union (ICU) Day celebrates the spirit of the global credit union movement.

The day is recognised to reflect upon the credit union movement's history, promote its achievements, recognise hard work and share member experiences.

International Credit Union (ICU) Day has been celebrated on the third Thursday of October since 1948.

The ultimate goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to get more engaged. The day of festivities for credit unions and financial cooperatives globally includes fundraisers, open houses, contests, picnics, volunteering and parades.

On October 21, 2021, our global credit union family will join together to celebrate the 73rd anniversary of ICU Day.

This year's theme is "Building financial health for a brighter tomorrow."

The co-operative principles – our roadmap for success

The seven co-operative principles that guide the operations of credit unions are:

- Voluntary and open membership
- Democratic member control
- Member economic participation
- Autonomy and independence
- Education, training and information
- Cooperation among cooperatives
- Concern for community

TWCU Credit Union Co-operative Society Limited
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21 October, 2021

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EXTENDS
Best Wishes
TO THE CREDIT UNION FRATERNITY AND OUR MEMBERS
AS TOGETHER WE CELEBRATE
CREDIT UNION MONTH, 2021

International Credit Union Day



"Building financial health for a brighter tomorrow."

Shared services – taking care of our members' developmental needs

The Co-operative Credit Union League sees the need for shared services to be a long-term requirement and since we have developed this platform over a decade ago, it continues on a growth path.

It serves scores of credit unions and other private sector organisations to become and remain compliant with regulatory requirements in the areas of anti-money laundering, counter-financing of terrorism, proliferation financing, accounting, and internal audit.

This service serves as a cost-cutting measure and allows participating organisations to obtain the best quality of training interventions to ensure that they can meet these requirements, which to the smaller organisations can be described as rather burdensome.

Each year over 400 persons are trained/retrained under the platform and the internal capacity of the operations very much stronger. This is so because they are in a better position to review the effectiveness of risk



Credit union presidents toast to a successful 2020 at the Co-operative Credit Union League's year-end function.

management, control, and governance processes in the organisation.

Are your controls fulfilling their purpose? Are they adequate in mitigating risk? The league's shared services team will answer that for you.

Our governance team

President: Joseph Remy
 Vice president: Marlon Pierre
 Treasurer: Michael Hernandez
 Secretary: Gary Francois
 Assistant secretary: Fabian Joseph
 Director: Junior Brebnor
 Director: Marcia Goodridge
 Director: Constantine
 Director: Curtis Alleyne
 Director: Wayne Estrada
 Director: Auldric Neptune

Director: Carlyle Joseph
 Director: Julien Skeete

Supervisory committee

Chairperson: Elliot Rivas
 Secretary: Jennylyn Bailey
 Member: Neville Navarro

The League's role is that of advocacy, lobbying, training and development for and on behalf of credit unions. The Movement has 661,000 members and TT\$17 billion in assets.

TEXTTEL CREDIT UNION CO-OPERATIVE SOCIETY LIMITED
 85 Henry Street, Port-of-Spain
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Special Greetings
 to our Members, Staff and the Entire Credit Union Fraternity on the occasion of
Credit Union Month - October 2021

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The Board of Directors, Management and Staff of Peoples Credit Union Co-operative Society Limited, express to all our valued members and the wider Credit Union Fraternity, "Best Wishes" on the occasion of Credit Union Month, October 2021.

"BUILDING FINANCIAL HEALTH FOR A BRIGHTER TOMORROW"

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International Credit Union Day



"Building financial health for a brighter tomorrow."

Fitzgerald Hinds (centre), Then-Minister of Youth Development and National Service, feature speaker, views the Co-operative Credit Union League's calendar of events for 2021. Looking on are Wendell Lucas, director of the Financial Investigations Branch of the Police Service, and Dianne Joseph, COO of the League.



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"Building generational wealth"



**Building Financial Health
For A Brighter Tomorrow**



KCL Capital Market Brokers Limited honours the Credit Union fraternity for your role that impacts generations, through families, businesses, communities and our country.

At KCL Capital Market Brokers Limited 'Building generational wealth' is our mantra. That is our vision for your wealth, for its roots to be secured in time tested investment principles and for it to be robust to withstand the volatility of any investment climate.

*Celebrating the Spirit of the
Global Credit Union movement*

"People helping people"

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Website: www.cmblltt.com



International Credit Union Day



“Building financial health for a brighter tomorrow.”

Covid19: Protect yourself and your loved ones

NWRHA employee Wendell Walters administers the Sinopharm vaccines at the Diego Martin West vaccination drive, Diego Martin South Community Centre, Diego Martin in this photo taken on October 9. In the fight against covid19 Follow local guidance about vaccination and consider being vaccinated. PHOTO BY JEFF MAYERS



Wear a mask; clean your hands and keep a safe distance. Follow the advice provided by your local health authority.

To prevent the spread of covid19:

- Maintain a safe distance from others (at least one metre), even if they don't appear to be sick.
- Wear a mask in public, especially indoors or when physical distancing is

- not possible.
- Follow local guidance about vaccination and consider the covid19 vaccination.
- Choose open, well-ventilated spaces over closed ones. Open a window if indoors.
- Clean your hands often. Use soap and water, or an alcohol-based hand sanitizer.
- Cover your nose and mouth with your bent elbow or a tissue when you cough or sneeze.
- Stay home if you feel unwell.



THINK • PLAN • SAVE

Bethel Credit Union Co-operative Society Limited

The Board of Directors, Committee Members, Management and Staff of Bethel Credit Union joins in the celebration of

International Credit Union Day 2021

“Building Financial Health for a Brighter Tomorrow”

- Our Vision - To be a dynamic and trusted financial leader committed to the financial well-being of shareholders, stake-holders and our local communities.
- Recent Award - *Excellence in Service for Large Credit Unions*
- First Tobago based Credit Union that hosted a Virtual Annual General Meeting successfully .
- Committed to serving our members even through a global pandemic, seeking out new products and services.

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Going Beyond Ordinary



AGECU is Rebranding & Transforming to Serve Our Members Better

The theme for Credit Union Month 2021, "Building financial health for a brighter tomorrow" is one that fits perfectly with the Angostura Group Employees' Credit Union Co-operative Society's (AGECU's) strategic goal to launch its members into a new era of financial growth.

AGECU is committed to providing the right financial solutions that meet the changing needs of its members. This means making an array of solutions available across a wide suite of business channels, giving members the benefit of choice and convenience when conducting business.

AGECU believes that its members deserve a future that is powered by prosperity. To this end, the Credit Union has embarked upon an ambitious mission to Rebrand and Transform itself into a modern-day, financial solutions entity that offers its members competitive financial products and services.

The future looks bright and AGECU stands ready, able and willing to embrace every opportunity to help its members achieve financial health and prosperity. We join the global and national credit union community in celebrating Credit Union Month, 2021.

As individuals begin to recover from the devastating effects of the pandemic and as the world moves towards the next normal, AGECU believes that financial institutions have a significant role to play in helping their member communities to rebuild, strengthen and become more resilient in a future where the new constant is disruption.

HAPPY INTERNATIONAL CREDIT UNION MONTH!



International Credit Union Day



"Building financial health for a brighter tomorrow."

In this file photo, Roberto Rojas and his son Keizer Rojas wear face masks as they await transportation on Independence Square, Port of Spain. To protect against covid19 Wear a mask in public, especially indoors or when physical distancing is not possible. PHOTO BY MARVIN HAMILTON



Protect yourself against covid19. Clean your hands often. Use soap and water, or an alcohol-based hand sanitizer. PHOTO BY SUREASH CHOLAI

- If you have a fever, cough and difficulty breathing, seek medical attention. Call in advance so your healthcare provider can direct you to the right health facility. This protects you and prevents the spread of viruses and other infections.
- Properly fitted masks can help prevent the spread of the virus from the person wearing the mask to others. Masks alone do not protect against covid19 and should be combined with physical distancing and hand hygiene. Follow the advice provided by your local health authority.



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THURSDAY 21ST OCTOBER, 2021

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www.progressivecutt.com Progressive Credit Union Co-operative Society Limited @progressivecu @cu_progressive

International Credit Union Day



“Building financial health for a brighter tomorrow.”

Christmas is in the air – plan how you spend

To enjoy the gift-giving season without any guilt-ridden overspending, you’ve got to set up a Christmas budget, save up the money in your Christmas fund — and then stick to your plans.

Once you’ve got your plan set, you can shop, spend and enjoy the season without feeling ashamed for going overboard.

If you earn \$5,000 a month, you want every dollar you spend, save,



Judy Mendoza browses for Christmas decorations in Excellent Stores, Frederick Street, Port of Spain in this 2020 FILE PHOTO.



In this 2020 file photo, women walk along Frederick Street, Port of Spain with their Christmas shopping bags.

Happy
INTERNATIONAL
Credit Union Day

from the Board, Management and Staff of TATECO (POS) Credit Union Co-operative Society Limited, join us in celebrating the Virtual Opening of our San Fernando Branch on 4th October, 2021.

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give or invest to add up to \$5,000 too. That way you know where every one of your hard-earned dollars is going.

The amount you should spend is based on what you make, what you’ve saved, and what you can move around in your budget to get the job

done.

So, punch in some numbers and see how much you’ve got to play around with for Christmas this year. Set your budget for Christmas gifts. And whatever amount you decide to spend, just make sure you stick to it.

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2021

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International Credit Union Day



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Effective communication

— the most important time in the life of an individual

Although the basics of effective communication are learned by a child from the beginning of their toddler years, the most crucial time for a child to develop and enhance their communication skills are their teenage years. The habits, disciplines, customs, and values learned by an individual when they are

teenage years make up the foundation structure of how they are going to live their life throughout their years.

Having effective communication skills during this time period not only helps an individual develop the right kind of moral values and habits but also ensures that the correct communication skills are also instilled in them.

COMPLETE YOUR

Christmas

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International Credit Union Day



“Building financial health for a brighter tomorrow.”

We are pro-covid19 vaccination

The Co-operative Credit Union League partnered with the TT Coalition of Services Industries (TTCSI) in its covid19 vaccination drive held in July as part of our contributions towards the health and well-being of our members and citizens.

TTCSI's CEO, Vashti Guyadeen welcomed the support of the League and lauded our work which included long hours and days to ensure that the vaccination



A dose of a covid19 vaccine is drawn from a vial. PHOTO BY AYANNA KINSALE

drive, which was hosted at the National Academy for the Performing Arts (NAPA) was a success.

The event was done in collaboration with the TT Chamber of Industry and Commerce and the American Chamber (Amcham).

The coming together of stakeholders is a welcome move and the League and the TTCSI commend all parties for hosting a successful event.



Dianne Joseph, COO of the Co-operative Credit Union League greets Health Minister Terrence Deyalsingh at the TTCSI vaccination drive at NAPA on July 19.



Happy International Credit Union Day 2021

to the Credit Union Fraternity, Our Members and other Stakeholders as we celebrate **Credit Union Month 2021!**

Best wishes from all of us at



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from the Board of Directors, Management and Staff



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International Credit Union Day



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Treating with the pandemic via training, development

As part of our ongoing interventions in the area of training and development, the Co-operative Credit Union League hosted several free webinars to ensure that our members are kept apprised of new and emerging trends in areas relevant to our operations.

The Securities and Exchange Commission (SEC) was requested, and they conducted a timely intervention in the areas of due diligence in making investments in stocks, bonds and mutual funds and provided guidelines for treating with ponzi schemes, pyramid schemes and associated risk factors in an effort to protect credit unions against any activity that poses a risk to their operations.

The League also pursued lending

and counselling guidelines for credit union leaders in order to prepare them for any challenges which may arise in the areas of loans default, members' domestic challenges caused by the covid19 pandemic and other relevant matters.

Scores of credit leaders were in attendance, and we are proud of the impact that it has had on treating with matters which affect our members.

Our credit unions continue to lend support and has heightened its counselling efforts to aid members in treating with their financial challenges in this unprecedented time – a time which calls for patience, financial restructuring and focused attention on our wants versus that of our needs.



Angostura Credit Union president Lambert George (centre) signs an AML/CFT Shared Services Agreement with the Co-operative Credit Union League. The League's COO Dianne Joseph (right) and credit union manager Hazel Joseph (left) look on.



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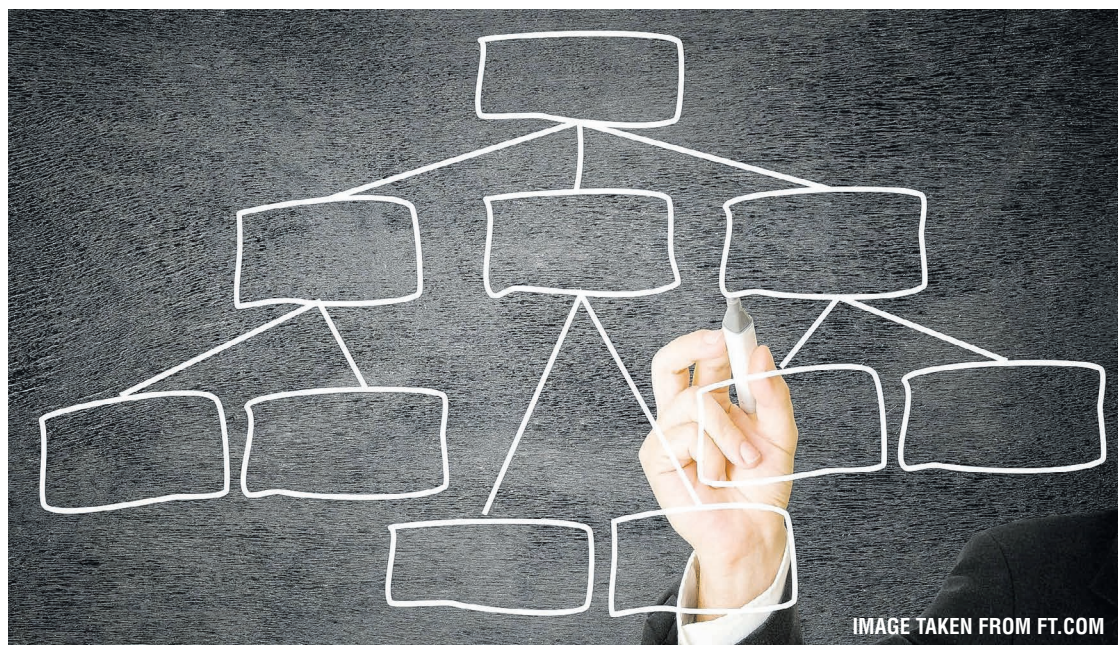


IMAGE TAKEN FROM FT.COM

Credit unions – how are they operated?

As a general principle, the regulations governing the operations of credit unions lay down specific provisions for the delegation of responsibilities within the organisation. These are explicated within the framework of the bylaws of

the individual credit union. The bylaws governing the operations of different credit unions are virtually standardised, subject to only slight variations. Hence, to a large extent within the credit union movement, distinctions in managerial systems are of differences in managerial policies

and practices. The latter is itself a function of, indeed a behavioural outcome or policy response to education and training. In the end, according to the legal framework in which credit unions operate, four internal committees, all operating on the basis of voluntary work of

members, impact most directly upon management within the institution. These are the board of directors or committee of management, the credit committee, the supervisory committee, and the education committee. To these might be added an official;

the treasurer or manager who works in accordance with the dictates of the board of directors.

This was the system that began the operations of the credit unions of Trinidad and Tobago. Together with that system the co-operative philosophy as espoused by Milne and Sullivan had brought the credit unions in Trinidad to the pinnacle of the regional movement.

In the 1960s, the internal organisational structure remained largely the same as it had been from the inception. This reflected, if anything, the conservative nature of these organisations.

This is not to suggest that the credit unions had entirely unchanging nature. It is simply that certain roles and responsibilities associated with running these organisations are inscriptively derived on the basis of the co-operative philosophy, principles and practices, legislative enactments, and bylaws.

The credit union difference

While banks and credit unions are both financial institutions that offer similar services (chequeing and savings accounts, auto loans, and mortgages), the main difference between a bank and a credit union is that credit unions have members, not customers and they own the institution.

A bank is a company, and like most companies, a bank aims to maximise profits for its shareholders.

A credit union is a co-operative — and often not-for-profit — institution that is owned by its members who democratically elect a board of directors.

Credit unions focus on members' needs and provide credit at reasonable rates.

Credit unions also offer loans at little or no fees while the fees at banks are high.

An alternative to banks

Credit unions are an increasingly popular alternative to banks for managing personal finances. Unlike banks, credit unions only service members, who can join the union only if they meet certain eligibility requirements such as residential status, place of employment or membership in certain civic organisations.

Credit unions were originally developed to provide an alternative to for-profit banks, and they continue to serve that purpose today, on both a local and national level. While credit unions offer many of the same services as banks, they also possess some distinct advantages.

Interest rates

Because credit unions are not-for-profit organisations, the money that they might otherwise spend on executive salaries or stock buybacks instead comes to customer-members in the form of dividends or more attractive interest rates.

Credit unions can offer higher interest rates on savings accounts while also charging less interest for car loans and mortgages.

Competitive interest rates is one of the major reasons that many people join a credit union in the first place.

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to all members of the Cooperative movement!

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AMGECU Credit Union president Russell Gulston (right) and vice president Anthony Alleng get ready for their AGM on August 28.

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PLAN F	\$3,312.00	\$ 600,000.00
PLAN G	\$5,280.00	\$ 1,000,000.00



Please visit our office at 856-858 Siparia Erin Road Los Bajos or call for further information
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The Palo Seco Credit Union Co-operative Society Ltd. extends best wishes to the Credit Union Fraternity on the celebration of International Credit Union Day, 2021.



"Building financial health for a brighter tomorrow."

The International Credit Union Operating Principles are founded in the philosophy of co-operation and its central values of equality, equity and mutual self-help. Recognising the varied practices in the implementation of credit union philosophy around the world, at the heart of these principles is the concept of human development and the brotherhood of man expressed through people working together to achieve a better life for themselves and their community.

Operating principles of credit unions

Democratic structure

Open and voluntary membership
Membership in a credit union is voluntary and open to all within the accepted common bond of association that can make use of its services and are willing to accept the corresponding responsibilities.

Democratic control

Credit union members enjoy equal rights to vote (one member, one vote) and participate in decisions affecting the credit union, without regard to the amount of savings or deposits or the volume of business.

Voting in credit union support organisations or



associations may be proportional or representational, in keeping with democratic principles. The credit union is autonomous, within the framework of law and regulation, recognising the credit union as a co-operative enterprise serving and controlled by its members.

Non-discrimination credit unions are non-discriminatory on all grounds, including but not limited to race, orientation, nationality, sex, religion and politics.

Service to members Distribution to members

To encourage thrift through savings and thus to provide loans and other services, a fair rate of interest is paid on savings and deposits, within the capability of the credit union. The surplus arising out of the operations of the credit union after

covering the cost of finance, operating costs, provisions for loan losses and ensuring appropriate capital reserve levels, belongs to and benefits all members with no member or group of members benefiting to the detriment of others.

This surplus may be distributed among members in proportion to their transactions with the credit union, as dividends on shares or directed to improved or additional services required by the members.

Building financial stability

A prime concern of the credit union is to build the financial strength, including adequate reserves and internal controls that will ensure continued service to the membership.

Service to members

Credit union services are directed to improve the economic and social well-being of all members

Social goals

On-going education credit unions

actively promote the education of their members, officers and employees, along with the public in general, in the economic, social, democratic and mutual self-help principles of credit unions.

The promotion of thrift and the wise use of credit, as well as education on the rights and responsibilities of members, are essential to the dual social and economic character of credit unions in serving member needs.

Co-operation among co-operatives

In keeping with their philosophy and the pooling practices of cooperatives, credit unions within their capability actively co-operate with other credit unions, co-operatives and their associations at local, national and international levels in order to best serve the interests of their members and their communities.

Social responsibility

Continuing the ideals and beliefs of cooperative pioneers, credit unions seek to bring about human and social development. Their vision of social justice extends both to the individual members and to the larger community in which they work and reside.

The credit union ideal is to extend service to all who need and can use it. Every person is either a member or a potential member and appropriately part of the credit union sphere of interest and concern.

Decisions should be taken with full regard for the interest of the broader community within which the credit union and its members reside.

HAPPY INTERNATIONAL CREDIT UNION DAY

COPOS Credit Union extends greetings to the Credit Union Movement as we celebrate International Credit Union (ICU) Day 2021.

We remain resolve in "Building Financial Health" amongst our membeship. May this occasion be used to reflect and strengthen the solidarity within our Movement.

**TATECO (Arima)
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Society Limited**
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*"Happy International
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From the Board,
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International Credit Union Day



“Building financial health for a brighter tomorrow.”

The CU movement in the region

The Caribbean Confederation of Credit Unions (CCCU) is the apex body for tertiary level organisations. The members are credit union leagues and secondary level societies in the English speaking Caribbean, and in Belize, Guyana and Suriname on the Central and South American mainland. In territories where there is no league, individual credit unions are accepted as members of the CCCU. The confederation was organised in 1972 and has its headquarters in St Kitts and Nevis.

Some of the functions of the confederation are:

- To represent member societies at the World Council of Credit Unions annual general meetings.
- To provide developmental assistance to credit union leagues.
- To negotiate at an international level in legislation affecting credit unions
- To provide field services for the smaller territories

The League

The Co-operative Credit Union League was established in April 1947. It is the national umbrella body for local credit unions and provides a wide range of services to its affiliates.



The Caribbean Confederation of Credit Unions

A 12-member board of directors provides policy direction to the league and the organisation is affiliated to the CCCU and the World Council of Credit Unions (WOCCU).



League president, Mr Joseph Remy represents the league and the CCCU on the board of the WOCCU.

The core functions of the league include advocacy, lobbying and training and development for credit unions. The league's educational thrust has been credited as a significant factor in the rapid growth and expansion of the credit union movement. Credit unions continue to excel and serve their members well and both assets and membership are on a steady growth path.

The worldwide credit union system

In 1970, the national and regional credit union movement established an international organisation to represent their interest.

The World Council of Credit Unions (WOCCU) brought together movements of North America, Latin America, Asia, Africa, Australia, the Caribbean, Ireland, Fiji, New Zealand and Great Britain. Its headquarters is based in Filene House, Madison, Wisconsin, USA.

The World Council of Credit Unions serves as a forum for the exchange of ideas and information, provide services for its members' interest, and extend cooperative financial services to areas where people want and need these services.

WOCCU provides technical services through the design, implementation and evaluation of long-term credit union

development projects and in the provision of short-term consultancies. WOCCU technical assistance and training programs focus on:

- creating new credit unions
- strengthening existing credit unions and their support organisations
- developing credit union supervision systems
- assisting with the passage of legislation conducive to credit union growth.

WOCCU has unmatched experience implementing grassroots credit union technical assistance programs that rely on rigorous savings-first methodologies and financial disciplines.

Credit unions, not-for-profit, cooperative financial institutions provide low-income people in rural and urban areas with vital access to micro finance.



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Good communication – critical for business success

Dozens of books and hundreds of articles have been written over the years about the importance of effective communications among people, both within a business or organisation and as it relates to life in general.

Dale Carnegie called the art of communicating "the fundamental expression of human personality." Author Stephen Covey calls it "the most important skill in life." V Daniel Hunt, author of the bestseller, *Quality in America*, says it's "the single most important factor in successfully creating a quality-organised organisation."

Yet, despite the attention and focus, surveys continue to show that the ability – or inability – of people to effectively describe their feelings and opinions,

exchange information, and articulate their insights and attitudes, remains one of the most troublesome challenges facing even the best, most effective organisations.

The reasons for this are as varied and complex as people themselves, and this is certainly one of the key factors for consideration by those trying to solve communication-related problems.

The fact remains, though, that modern, quality-conscious organisations by the thousands have come to realise the extent to which poor internal communications (ie among those working within an organisation) and poor external communications (with customers, potential customers, suppliers, etc) handicap growth, the developing of people, and the

positive evolution of a quality or continuous improvement process.

The role and effect of constructs

One of the most frequently observed barriers to communications is referred to as a construct.

A construct is any fixed impression or paradigm that heavily influences – and often distorts – our perceptions.

Constructs develop over time, and are most often a result of a combination of factors related to a person's life experience, religious training, upbringing, etc.

Some other barriers to communication

- Not being fully aware of our own assumptions, viewpoints,

feelings and constructs.

- Not being fully aware of the assumptions, viewpoints, feelings, and constructs of those with whom we seek to communicate.

Some common mistakes in communication

- We talk too much and listen too little.
- We fail to listen with care and objectivity
- We assume the real problem is one thing, when it may be something quite different.

Assertive, aggressive and passive communications

Most of us appreciate boldness

and confidence as long as it is not communicated with insensitivity.

Many of the personal and corporate success stories that we know are the result of an individual or group of individuals assertively pressing on.

Yet, there seems to be a lot of misconceptions about assertiveness versus aggressiveness or passivity. Assertive behaviour has been defined as "...standing up for yourself in such a way that it does not violate the basic rights of another person."

The root of the difference between assertiveness and aggressiveness is most often a self-esteem issue.

Dale Carnegie's human relations principles strike the balance. Instead of "walking over people" or "being walked on by people," it provides a way of "walking with people" to achieve a win/win result.

Assertive communication is a human relations approach which combines strength and sensitivity.



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