

The Co-Operative Credit Union League of Trinidad and Tobago Limited

The National Umbrella Organization
for Credit Unions



EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™

TRINIDAD and TOBAGO
NEWSDAY
SUPPLEMENT THURSDAY 20
OCTOBER, 2022

Happy International Credit Union Day!

CUNA CARIBBEAN INSURANCE



Andre Goindoo,
Managing Director & Chief Executive Officer

HAPPY INTERNATIONAL CREDIT UNION DAY !

This year we celebrate the 74th International Credit Union Day. We are joined by a vast community of more than 375 million members in 118 countries who recognize and celebrate the invaluable contribution made by credit unions. Each year, this day brings people from credit unions together to celebrate one shared history and mission. In Trinidad and Tobago, and across the region, credit unions have been part of the financial landscape for over 75 years by providing its members with steadfast and reliable financial solutions.

Now, more than ever, credit unions are needed to support their members in these challenging times. And just as they did during the Pandemic, credit unions will meet the challenge of the day head on.

This year's theme 'Empower Your Financial Future With A Credit Union' is not only a message geared toward members or potential members, but it is a rallying call to credit unions to adapt and grow as their members' needs and wants also evolve. Credit unions are called to support vastly different generations and each and every member, at whatever station in life, should always be confident that their credit union is their partner in their financial journey.

We at CUNA Caribbean Insurance, are proud to be your partners in this journey. We too, answer this rallying call as we remain loyal to our core mission of making insurance affordable for all people, at all stages of life. We are committed to being inclusive and to understanding the needs of everyone. We will continue to develop products to help your members prepare for the unexpected, catering to their needs, life, and budget to ensure a comfortable and secure financial future.

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

BE EMPOWERED

to protect your financial future with our suite of insurance products that give you the courage to pursue your goals confidently.

FOR ALL PEOPLE



Family Indemnity Plan | Family Critical Illness Plan | Critical Illness Rider | Loan Protection | Life Savings
Advanced Protector | Payment Protector | Golden Harvest savings Plan

Empower your financial future with a Credit Union



‘Credit Unions can empower your financial future’

Greetings from Foster Cummings, Minister of Youth Development and National Service

Fellow credit union members, I bring greetings from the Ministry of Youth Development and National Service (MYDNS) in commemoration of the 74th anniversary of International Credit Union Day under the theme, Empower Your Financial Future with a Credit Union.

I have a deep appreciation for this year's theme as it aligns with pillar one of the National Youth Policy: Prioritising Youth Economic Participation and Empowerment.

International Credit Union Day is celebrated every year on the third Thursday in October. However, the entire month of October is dedicated to highlighting the work of credit unions and the benefits of

being a member.

The credit union movement was built on the philosophy of people over profits. To date, credit unions globally continue to serve their membership assiduously, while providing financial edification and support to communities around the world.

The MYDNS understands the valuable contributions our local credit unions make to individuals and communities. Through our Co-operative Development Division, we support the work of credit unions so they remain an anchor in the success of our local financial sector.

The same can be said for the Co-operative Credit Union League of TT as

it joins the global credit union movement to increase public awareness on the benefits of credit unions through member appreciation events and educational workshops.

I encourage all citizens, particularly our youth, to seek out the financial and social benefits of credit unions as they will undoubtedly serve as an avenue to empower your financial future.

Financial empowerment gives citizens the opportunity to be in control of their finances and allows greater flexibility to pursue one's goals and dreams.

The MYDNS team remains committed to strengthening relationships with our



Foster Cummings, Minister of Youth Development and National Service.

stakeholders – like the Co-operative Credit Union League of TT – to improve the livelihoods of our citizens and empower them through financial literacy.

On behalf of the MYDNS, happy International Credit Union Day 2022!

Financial inclusion and independence for all

A message from League President Joseph Remy

Fellow co-operators and citizens across our beautiful twin island republic of TT, it is once again my distinct pleasure to extend greetings to you on the commemoration of International Credit Union Day 2022.

This year's celebrations are being held under the theme Empower Your Financial Future With a Credit Union. This sends the poignant signal that we are increasing our efforts to spread the gospel of co-operativism and credit unionism throughout the length and breadth of the country.

The theme is most appropriate, as we are operating in an economy where over 21 per cent of our populace are considered unbanked, which means that they do not have any institution as a means of conducting their financial transactions and relies solely on cash transactions to purchase goods and services to maintain a

decent standard of living.

On the international front, there are some 1.4 billion people who are also considered unbanked. We also have a significant percentage of our population who are under-banked and do not actually have ownership of their finances, which is considered the basic step to improving financial inclusion in a society.

Over the years, credit unions in TT have enhanced their technological platforms and have embraced digital channels for the delivery of services to their members at no or very minimal cost.

We are convinced that credit unions, through their democratic member control and member economic participation principles, together with their value-based nature, truly have the perfect business model to empower the financial future of all citizens and improve financial inclusion.

The ultimate goal of the Co-operative Credit Union League is to make more people understand the important role that credit unions play in their communities, and that credit unions truly have the perfect business model to empower their financial future.

So as we commemorate this significant day in the life of the co-operative credit union movement, I implore all citizens of TT to join the Co-operative Credit Union League as we pursue the ultimate goal of financial independence and inclusion for all citizens. We aim to ensure that all citizens have access to useful, sustainable and affordable financial products and services that meet their savings, payment, credit and life needs.

This year's message, Empower Your Financial Future With a Credit Union, is a message we hope our local co-operative credit union movement will embrace, celebrate and promote on October 20,



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

International Credit Union Day as we all pursue financial inclusion and independence for all citizens of TT.

Happy international credit union day TT!

THE AFRICAN ASSOCIATION OF TRINIDAD & TOBAGO CREDIT UNION CO-OPERATIVE SOCIETY LIMITED
#36 Scott Bushie Street, Port of Spain, Trinidad W. I.
Tel: (868)610-8228/E-Mail: africredit2003@gmail.com

The Board, Management and Staff extends

Greetings

To the Credit Union Fraternity As We Celebrate Together

Credit Union Month 2022

INDEPENDENT COMMUNITY CREDIT UNION CO-OPERATIVE SOCIETY LIMITED
100 Sea View Street, Caranage
Tel: 637-2150

EMPOWER YOUR FINANCIAL FUTURE WITH A CREDIT UNION

The President, Board of Directors, Management and Staff extends Best Wishes to the Credit Union Fraternity and our Members as we celebrate Credit Union Month 2022!

EMPOWER YOUR FINANCIAL FUTURE WITH A CREDIT UNION™

AGE CU
ANGOSTURA GROUP EMPLOYEES' CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

The Angostura Group Employees' Credit Union is pleased to join its fellow Cooperators in celebrating International Credit Union Day 2022

EMPOWER YOUR FINANCIAL FUTURE WITH A CREDIT UNION™



RHAND
Credit Union
Co-operative Society Limited

Strengthening Our Co-operation

INTERNATIONAL CREDIT UNION DAY 2022

**In this, our 75th year of operation,
RHAND joins more than 86,000 credit
unions from 118 countries to celebrate
the 74th anniversary of International
Credit Union Day®.**

Credit unions strive to make the world a better place for their members by offering affordable rates and high-quality service that simplify their lives and empower them to meet their financial goals. Visit us at RHAND to learn more about how credit unions fuel a force of global good.



EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™

Learn more about our
75-year journey by
logging on to -
<https://celebrate75.rhand.org.tt>

62-RHAND (74263)
www.rhand.org.tt



Empower your financial future with a Credit Union



Encourage children to save, use credit wisely

A word from Acting Commissioner for Co-operative Development Deborah-Ann Scott

I am indeed pleased to bring greetings to the credit union movement as we mark the 74th anniversary celebrations of International Credit Union Day. This year's theme, Empower Your Financial Future with a Credit Union is quite relevant, but more importantly, very inspiring.

It is inspiring because the credit union movement in TT and around the world continue to serve the needs of members and positively influence community development, despite the challenges of the covid19 pandemic during the last two years.

Members of credit unions have the added advantage of relying on assistance from our credit unions, who were indeed resolute in offering unwavering support to members. That is, after all, the raison d'être of credit unions – these unique member-oriented business models.

One of the lessons learnt is that we must financially

empower ourselves, our children, and our youth by encouraging savings and the wise use of credit. We must recognise and applaud credit unions for their role in facilitating that empowerment.

The Co-operative Development Division (CDD), and by extension the Ministry of Youth Development and National Service, recognise the major role of credit unions, and as such, an institutional strengthening exercise is in progress. This would allow the CDD, through its regulatory and development functions to guide credit unions in reaching their full potential as financial co-operatives.

On behalf of the co-operative officers and the CDD team, I wish to express thanks to the Co-operative Credit Union League of TT for allowing me this opportunity to bring greetings in commemoration of International Credit Union Day.

Empower your financial future with a credit union.



Deborah-Ann Scott, Acting Commissioner for Co-operative Development.

CU League striving for financial inclusion

Greetings from acting director of the FIUTT Nigel Stoddard

On behalf of the management and staff of the Financial Intelligence Unit of TT (FIUTT), it is my distinct pleasure to extend sincere greetings to the Co-operative Credit Union League of TT on the celebration of Credit Union Week 2022.

The theme selected for International Credit Union Day's 74th anniversary celebration and carded for October 20 is Empower Your Financial Future with a Credit Union.

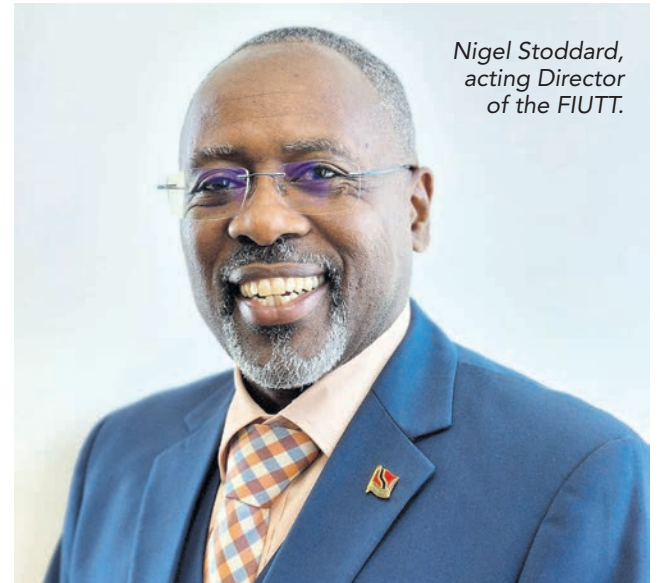
This theme embodies the purpose and relevance of credit unions to people in TT and around the world. The Co-operative Credit Union League of TT has over the years strived to bring financial inclusion, literacy,

independence, strength and a sense of purpose to members of credit unions and, by extension, all citizens.

Further, your membership, through your efforts of providing professional services, has been able to develop better financial management skills, enabling them to achieve their financial goals.

The FIUTT, as an anti-money laundering and counter-financing of terrorism (AML/CFT) supervisory authority, is proud of its years of association and collaboration with the Co-operative Credit Union League of TT.

It is therefore my pleasure, as acting director of the FIUTT to wish you and your membership a successful week of events, focusing on your 2022 theme Empower Your Financial Future with a Credit Union.



Nigel Stoddard, acting Director of the FIUTT.

NATIONAL FLOUR MILLS EMPLOYEES CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

Happy Credit Union Month
to all our members

We sell grocery items at our fully stocked Co-operative and also sell dog food and various types of animal feeds produced by National Flour Mills Limited

27-29 Wrightson Road, Port of Spain, Trinidad, W.I. Tel: 627-4449

Visit us and see what a difference it can make!

Peoples Credit Union Co-operative Society Ltd
Wishes all its Members, the Credit Union Movement of TRINIDAD AND TOBAGO and the International Body.

Happy Credit Union Month 2022
GOD'S RICHEST BLESSING ON EVERYONE

EMPOWER YOUR FINANCIAL FUTURE WITH A CREDIT UNION™

For all your Financial Needs; Visit us at:
Corner Main and Bacolet Street, Scarborough, Tobago.
Call: 868-639-5470
Email: peoplescreditunion@hotmail.com

CHARTING THE FUTURE

TEXTEL CREDIT UNION CO-OPERATIVE SOCIETY LIMITED
85 HENRY STREET PORT OF SPAIN
TEL: 624-1244 FAX: 627-2915

Special Greetings

TO OUR MEMBERS STAFF AND THE ENTIRE CREDIT UNION FRATERNITY ON THE OCCASION OF

CREDIT UNION MONTH OCTOBER 2022

LOANS **FIXED DEPOSITS**
ONLINE BANKING **MEDICAL INSURANCE**

CALL US TODAY TO WORK TOWARDS A BRIGHTER TOMORROW

Empower your financial future with a Credit Union



League chief operating officer speaks

Credit unions continue to empower the financial future of members

It's another time for celebration! Two years ago we were "locked down" by the covid19 pandemic – a sudden and unprecedented force. We were not in a position to interact with each other in a manner in which we were accustomed.

So today, on behalf of all of you, my cherished members, I say, "To God be the glory."

We are here to celebrate and share time with each other once again. This, despite the fact, that the covid19 virus is still among us and we must continue to subscribe to all protocols.

In the midst of all the challenges, past or present, I am happy to advise that our Co-operative Credit Union League and the TT credit union movement remain strong.

My committed credit unions continue to empower the financial future of all members and the movement continues to grow from strength.

The league now represents 688,000 members, 129 credit unions and assets of TT\$17 billion dollars.

As head of the administration of our national umbrella body for credit unions, I remain focussed on the advocacy, lobbying and training and developmental needs of our members in a manner that will ensure that the leadership is kept current and that the financial future of all members remain of paramount importance.

The economic environment is ever-changing and competition in the financial marketplace continues to give me the opportunity to strengthen my leadership capacity, and to hold fast to our co-operative principles to ensure that the products that we provide remain unique in nature and one that allows everyone to enter and have access to affordable financial services.

It is therefore with satisfaction that I salute the board, management, staff and members of all my credit unions for the dedication, commitment, strategic guidance and support that you have provided to our members, our communities, government and people of our twin island state.

You are also applauded for the increased

role that you have played in the development of your people and for your representation at our local, regional and international conferences.

This signals strength and capacity to understand that continuous training and development is vital if we are to lead our organisations effectively.

The growth of the credit union movement and the improved standard of living of our members over the years have demonstrated that we are on the right path.

Our celebrations throughout October include the opening ceremony held on October 16, at which 1,500 members were in attendance.

Today is International Credit Union Day and we are celebrating under the theme Empower Your Financial Future with a Credit Union. At 6 pm we will host our gala national awards ceremony at the flagship building of our TT Police Credit Union, San Juan where we will recognise credit unions for outstanding performance in HR and financial performance, our most outstanding credit



Co-operative Credit Union League COO
Dianne Joseph.

union youth, and the most outstanding credit union.

Credit unions will also recognise their members today in various ways.

As I close, let me thank all stakeholders and partners for your support in 2022.

To my dedicated staff, thank you for your commitment to duty and for ensuring that the movement remains in capable hands.

I now urge everyone to remain focussed on your goals and dreams.

Prayer changes things. Therefore, when challenges confront you, just say a prayer and do remember, your credit union is the place to empower your financial future.

'Invest in our own and reap the rewards'

A message from CCCU general manager Denise Garfield

International Credit Union (ICU) Day is recognised on the third Thursday of every year to celebrate the contribution of our members, volunteers and employees.

The 230 credit unions in the Caribbean continue to play a significant role in the livelihoods of over 2.7 million Caribbean people.

As co-operative financial institutions (CFIs), our principles of open and voluntary membership, democratic member control, members' economic participation, autonomy

and independence, education, training and information, co-operation among co-operatives, and concern for community defines and differentiates us as providers for sustainable development.

In rebuilding our economies from the effects of covid19 and continuously from climate recurrences, it is of utmost importance that as Caribbean people you empower your financial future with a credit union – this year's ICU theme.

This is now, more than ever, the time to do so as we face further uncertainties with

supply chain disruptions and increased cost of living.

As indigenous institutions, we must invest in our own and reap those rewards. The Co-operative Credit Union League of TT (CCULTT) and the wider credit union movement of TT have laid this foundation and created this platform for the general population of the twin island state.

The Caribbean Confederation of Credit Unions (CCCU) wishes the credit union movement of TT all the best as we celebrate ICU Day.



Denise Garfield, General Manger of the Caribbean Confederation of Credit Unions.

Antilles Employees' Credit Union
Co-operative Society Limited

We are Unique

EMPOWER YOUR FINANCIAL FUTURE WITH A CREDIT UNION™

The Board, Management and Staff extend best wishes for a

Happy Credit Union Month

to all members of the Cooperative movement!

217-3030, 221-9685, 217-5935
781-6463
antedu@antillescredituniontt.com

www.antillescredituniontt.com

Securing your Family's Future

OUR SERVICES INCLUDE:

- ✓ Savings accounts earning high interest
- ✓ Family Group Health Plan
- ✓ Educational Loans
- ✓ Educational Awards for kids
- ✓ Critical Illness Insurance
- ✓ Financial advice
- ✓ Dividends
- ✓ Workshops and much more

Join us today!

Follow us

+1 868 628 9286
+1 868 628 3804
+1 868 628 6466

www.tranquilityccu.com
info@tranquilityccu.com

#5 Maraval Road, Newtown, Port of Spain
Trinidad & Tobago.

WHIM CREDIT UNION CO-OPERATIVE SOCIETY LTD

EMPOWER YOUR FINANCIAL FUTURE WITH A CREDIT UNION™

Happy International Credit Union Day

Contact us at:

+1 868 794 0881
+1 868 639-5003

Products & Services: Loan | Deposits | Shares | Family Idemnity Plan
whimcu@live.com

55 Dunvegan, Road Whim, Village Tobago

WORKING HOURS
9:00am - 3:00pm

Empower your financial future with a Credit Union



International Credit Union Day 2022

Empower your financial future with a credit union

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. The 74th anniversary of International Credit Union Day is set for today, Thursday, October 20, 2022. This year, we will gather as a global movement under the theme: "Empower Your Financial Future with a Credit Union." Credit unions around the globe have been encouraged to share social media stories of member empowerment on ICU Day.



Avinash Jaglal presents the 2021 audited financial statements to delegates at the the Co-operative Credit Union League's recent annual general meeting.



Eastern Credit Union
Co-operative Society Limited
LEADING THE WAY.



EMPOWER YOUR FINANCIAL FUTURE WITH A CREDIT UNION™



Music to our ears! ~



We are happy to offer loans for

- ▶ Consumer (Holiday Expenses, Renovations etc)
- ▶ Home Equity
- ▶ Georgie Bundle

Just in time for Divali and Christmas holidays!

Enjoy a chance to win **\$150,000 worth in prizes!**

Promotion ends **December 30, 2022**

- Loan subject to Normal Lending Criteria
- Special Conditions Apply
- Promotion Approved by NLCB

Call NOW 800-4328
for more information

Empower your financial future with a Credit Union



Members of the board of directors of the Co-operative Credit Union League.

The League's board of directors

Joseph Remy – President
 Aldric Neptune – Vice President
 Gary Francois – Secretary
 Julien Skeete – Assistant Secretary
 Michael Hernandez – Treasurer
 Kelvin Carmino – Director

Hansraj Persad – Director
 Carlyle Joseph – Director
 Junior Brebnor – Director
 Marlon Pierre – Director
 Marcia Goodridge Constantine – Director
 Fabian Joseph – Director

Supervisory Committee

Elliot Rivas – Chairman
 Christiana Wallace – Secretary
 Neville Navarro – Member

CEACU GUAYMAY ENERGY ALLIANCE CREDIT UNION

EMPOWER YOUR FINANCIAL FUTURE WITH A CREDIT UNION™

HAPPY International CREDIT UNION DAY!

October 2022

From the Board of Directors, Committee Members, Manager and Staff of **Guaymay Energy Alliance Credit Union**

Thank You for Being a Loyal Member!

We provide a range of products, including low rates of interest, higher dividends and loan rebates.

You dream it we achieve it

- ACH
- Online banking
- Mobile app

3 Peter Hill Road Mayaro, Trinidad & Tobago W.I.

868 630-4228, 868 365-4647, 868 367-6508

info@geacu.com www.geacu.com

@geacu_tt #GEACU

THE CENTRAL BANK EMPLOYEES' CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

extends greetings to the *Credit Union Fraternity and Our Members* as we celebrate together

Credit Union Month 2022

- Deposit Accounts
- Share Savings Accounts
- Loans - Vehicle, Laptop, School Books, Vacation
- Quick Loans
- CUNA Family Indemnity Plan
- CUNA Advance Protector Plan

15th Floor, Central Bank Towers, Eric Williams Financial Complex, Independence Square, Port-of-Spain

Contact us at (868) 621-2288 ext 2326, 2390 or 2391

GA GOODRIDGE & ASSOCIATES

7 Pleasantville Circular, San Fernando
 Tel: 868-657-2265/868-620-2073
 Email: goodevers@hotmail.com

THE HUMAN RESOURCE PROFESSIONALS

Contact us for all your services in:

- Restructuring
- Team Building Sessions
- Management
- Recruitment Agency
- Industrial Relations/Negotiations
- Policies & Procedures
- Manpower Audit
- Performance Manual

"Happy Credit Union Month 2022"

Empower your financial future with a Credit Union



About our League

The Co-operative Credit Union League of TT is the legitimate national umbrella body for credit unions in the country.

We represent 688,000 members, 129 credit unions and \$17 billion dollars in assets.

Our core function includes advocacy, lobbying and training and development for and on behalf of credit unions and their members.

Our Passion Statement

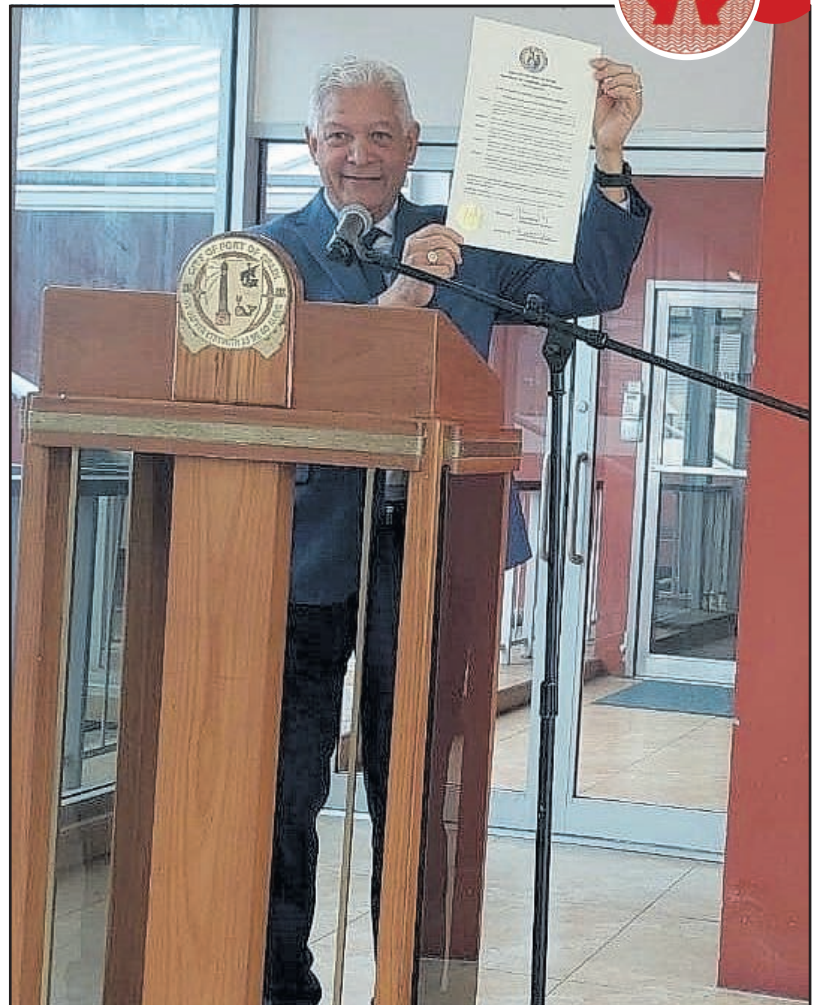
The League is passionate about the co-operative philosophy and development of credit unions.

Our Vision Statement

CCULTT is the national umbrella body for all credit unions and provides dynamic leadership in support of co-operative principles.

Our Mission Statement

The League reinforces the co-operative principles, advocates on behalf of the credit union movement and other cooperatives, preserves and contributes to the expansion of the movement and the socio-economic destiny of its members through dynamic leadership and the provision of key services, education, training, research and development.



Port of Spain Mayor Joel Martinez displays the proclamation declaring Credit Union week activities in the capital city from October 16.

The idea of a common bond

In all types of co-operatives, people come together because they have a common interest, which they want to advance.

This is known as the common bond. It keeps members together.

It may be that they do

the same job or they reside in the same well-defined community or area. They subscribe the capital of the business by buying shares in the business. They use the products or services produced by the business; they share in the benefits

according to their patronage.

They have a responsibility to use the products and services and they even provide free services (voluntary) to help run the business.



KCL Capital Market Brokers Limited

"Building generational wealth"

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

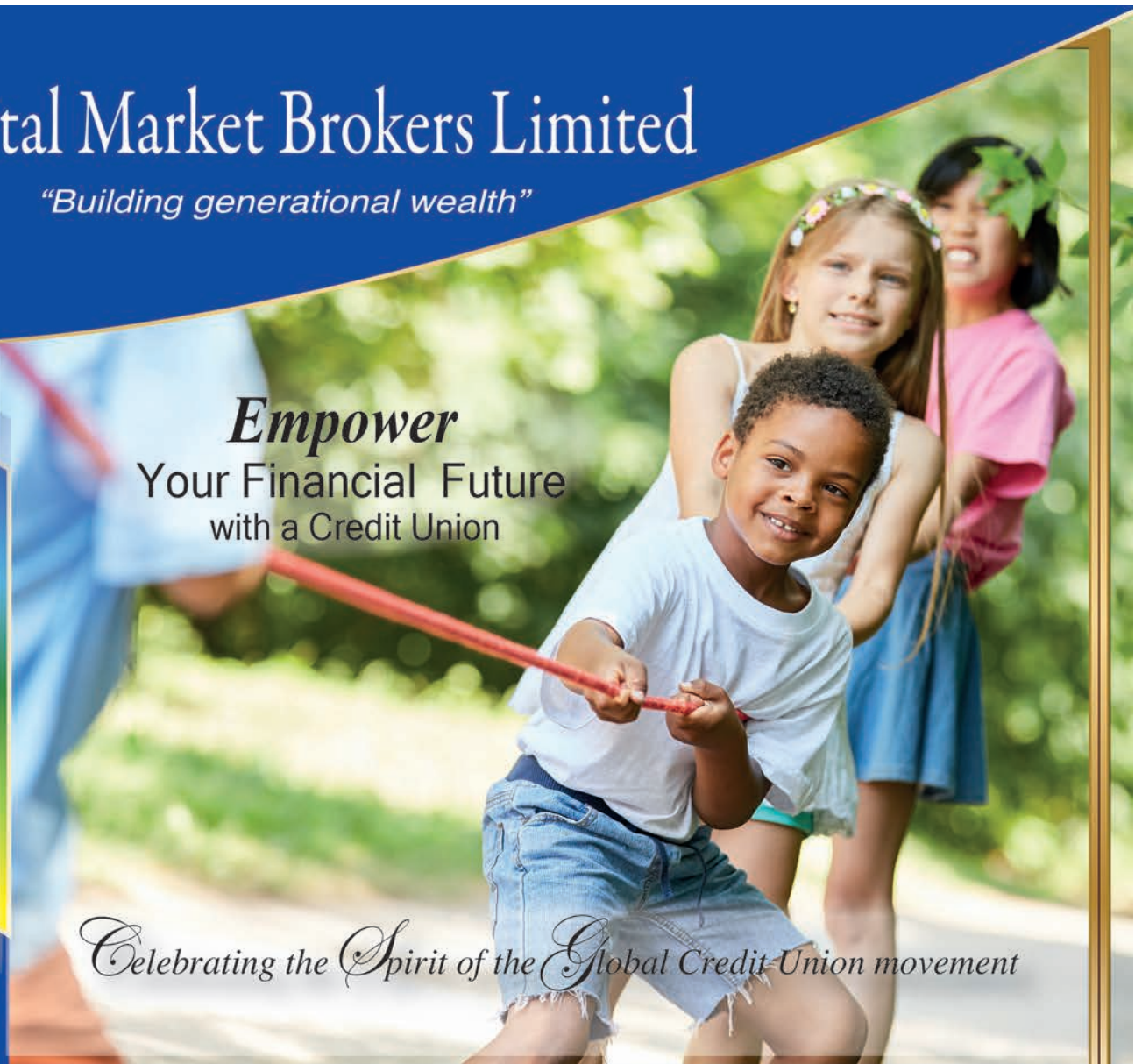
At KCL Capital Market Brokers Limited 'Building generational wealth' is our mantra. That is our vision for your wealth, for its roots to be secured in time tested investment principles and for it to be robust to withstand the volatility of any investment climate.

"People helping people"

Contact: 1-868-223-CMBL (2625), 785-0383 or 756-5623
Website: www.cmbllt.com

Empower
Your Financial Future
with a Credit Union

Celebrating the Spirit of the Global Credit Union movement



Empower your financial future with a Credit Union



Delegates listen attentively at the Co-operative Credit Union League's recent annual general meeting.



CENTRAL COMMUNITY CREDIT UNION CO-OPERATIVE SOCIETY LIMITED
 #145 Southern Main Road, Couva
 Tel/Fax: 636-3826 Tel: 387-0715

We Offer Loans at Affordable Rates:
 Business Loans
 Mortgage Loans
 Character Loans
 Health Insurance

Member Services:
 S.E.A Awards
 Shares Account Savings
 Fixed Deposit Accounts



EMPOWER
 YOUR FINANCIAL FUTURE
 WITH A CREDIT UNION™

Happy International Credit Union Day
 2022!



TRINTOC (PENAL) CREDIT UNION
 CO-OPERATIVE SOCIETY LIMITED
 TPCU **Securing Our Members Financial Health!**


Celebrating
 INTERNATIONAL CREDIT UNION MONTH



OUR PRODUCTS & SERVICES

- Online access to your Account
- Online transfers via ACH
- Easy Loan processing
- Convenient payment options
- Low Rate of interest on Loans
- Fixed Deposit at Competitive Rates
- Loan Protection/Life Saving Coverage
- Group Life Insurance Benefits

Address: 90A Clarke Road, Penal 710424
 Contact no: Mobile/WhatsApp: 270-7966, 270-7964, 348-5584, 233-0605
 Email: info@trintocpenalcsu.com
 Our Website: www.trintocpenalcsu.com
 Facebook: www.facebook.com/MTYTPCU




Nestle Credit Union Co-operative Society Limited
 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 members by offering financial products and services.

We offer:

- EDUCATION LOANS ✓
- INVESTMENT LOANS ✓
- VACATION LOANS AND MUCH MORE ✓



Unit 2.25, Upper Floor, Building 7,
 Valpark Shopping Plaza, Valsayn
 Tel: 645-9213 / 645-3709

Empower your financial future with a Credit Union



Why is it important to budget your money?

A budget helps create financial stability. By tracking expenses and following a plan, a budget makes it easier to pay bills on time, build an emergency fund, and save for major expenses such as a car or home.

Overall, a budget puts a person on stronger financial footing for both the day-to-day and the long term.

What are some benefits of budgeting?

It includes earnings from employment, private pensions and investments as well as cash benefits provided by the government.

- Gives you control over your money.
- Helps you focus on your financial goals.
- Keeps you on top of what you're spending.
- Makes it easier to stay aware of your savings and debts.



A budget helps to create financial stability.
SOURCE: CREDITINFOCENTER.COM



*Aspire Fund Management
Celebrates the Credit Union fraternity for its commitment to the financial well-being of others.*

We at Aspire, subscribe to a similar philosophy of creating wealth that transcends generations through the ownership of innovative and transformative businesses.

Empower Your Financial Future
with a Credit Union

Contact: 1-868-733-5102 / 785-0383 or 756-5623
Website: www.aspirefundstt.com

Honoring the Spirit of the
Global Credit Union movement

Empower your financial future with a Credit Union



How can a co-operative help my community?

SOURCE: 365BUSINESSFINANCE.CO.UK

Co-operatives are a way for communities to exercise control over the economic, social and cultural activities that affect the lives of community members. Establishing

co-operatives and credit unions in communities (or for a community of people) is a powerful and democratic way to put decision-making in the hands of those who need and use the services.

Co-operatives and credit unions are directed locally and invested locally.

The surplus profits of the co-operatives are returned to the members and, therefore, remain within the community.




EMPOWER YOUR FINANCIAL FUTURE WITH A CREDIT UNION™

The Board of Directors, Management and Staff of TATECO (POS) Credit Union Co-operative Society Limited wish to extend greetings to our beloved members and the Credit Union fraternity on the celebration of the 74th anniversary of International Credit Union Day.

In keeping with our strategic goals and this year's theme to "Empower your Financial Future with a Credit Union", TATECO (POS) marked the introduction of our **ONLINE SERVICES** in September 2022, which affords our members:

- ★ Real-time access to account balances
- ★ Account statements
- ★ Loan application including online document submission
- ★ Letter requests
- ★ Inter-account transfers

With our focus ever toward the future, TATECO (POS) Credit Union has also amended our Vision and Mission statements

Vision: Committed to being the premier organization, exceeding the financial and social needs of our member.

Mission: To provide exceptional services through leveraging technological and human resource in order to maximise member satisfaction.

Find us at website: <https://tatecocu.com> Email: tatecoposcu@gmail.com


HEAD OFFICE:
85 Fifth Street, Barataria
Tel: 674-8310 / 675-2951

SOUTH OFFICE:
#25 Penitence Street, San Fernando
Tel: 652-1780 / 728-1325

TOBAGO OFFICE:
32 Wilson Road, Scarborough
Tel: 639-1410 / 639-5825



ZENITH CREDIT UNION CO-OPERATIVE SOCIETY LIMITED








Extends Greetings

To our members & The Co-operative Credit Union Movement of Trinidad & Tobago

HAPPY INTERNATIONAL CREDIT UNION DAY 2022

EMPOWER YOUR FINANCIAL FUTURE WITH A CREDIT UNION™

Save Regularly, Borrow Wisely!

 Zenith Credit Union Co-Operative Society Limited
  [zenithcreditunion.tt](https://www.zenithcreditunion.tt)
 (868) 229-8712
  (868) 269-0928
  zenithcu@gmail.com

SFCCU CREDIT UNION Co-operative Society Limited



HOUSE & LAND LOAN

FOLLOW US: www.sfccu.com   

INTEREST RATE OF: **0.46%**



\$800,000.00

CONTACT US: 657-5669

Empower your financial future with a Credit Union



Co-operative Credit Union League's VIPs pose with moko jumbies at the League's Credit Union Week opening ceremony.



INTERNATIONAL CREDIT UNION DAY® 2022

EMPOWER YOUR FINANCIAL FUTURE WITH A CREDIT UNION

CELEBRATING THE 74TH ANNIVERSARY
OF INTERNATIONAL CREDIT UNION DAY



Head Office: #50 Chacon Street, Vistabella, San Fernando 601111 **Tel:** (868) 653-0403/657-6541/652-0232 | **Fax:** (868) 652-4012
North Office: #80 Second Street, Barataria **Tel:** (868) 638-5111/675-4302/674-9427 | **Fax:** (868) 674-2667
Tobago Office: Unit #3 Sangster's Hill Mall, Scarborough **Tel/Fax:** (868) 639-5235

Empower your financial future with a Credit Union



Bruises, cuts and marks that cannot be explained may be signs of bullying. SOURCE: TREATINGBRUISES.COM

Spot the signs of child bullying

It can be every parent's dread if they suspect their child is experiencing bullying. If your child has not opened up to you about this, but you have a gut feeling, you may be on the lookout for signs that your child is being bullied.

your child is struggling with so avoid coming to conclusions but investigate why they are feeling the way they are.

Bullying affects lots of people and can happen anywhere.

There is no legal definition of bullying. But it is usually defined as repeated behaviour which is intended to hurt someone either emotionally or physically and is often aimed at certain people because of their race, religion, gender or sexual orientation or any other aspect such as appearance or disability.

Some of the signs below might not be applicable and there could be other worries your child is facing, and they may display similar emotions or actions as listed below.

Speak to your child if you are worried about them.

Key points:

- If you notice that your child is feeling withdrawn, isolated or other emotions that are not usual of your child, try to talk to them to find out what is going on for them.
- Your child may be feeling very anxious about going to school or the teacher may be in touch with you that their school work has changed, and this may be a potential sign of bullying.
- It may not be bullying and there may be other changes that

Happy International Credit Union Day

EMPOWER YOUR FINANCIAL FUTURE WITH A CREDIT UNION™

639-8375

MPCUTOBAGO.COM *Tobago's choice*

Join with us as we celebrate Credit Union Month!

EMPOWER YOUR FINANCIAL FUTURE WITH A CREDIT UNION™

AGRICOLA CREDIT UNION

OCTOBER 2022

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Don't Miss it!

- SAT 15** Virtual Session: Kids & Money
- MON 17** Kids Colouring Competition (All week long from 17th-21st)
- TUE 18** Virtual Session: Planning for Retirement - Pt. 1
- THU 20** Credit Union Day - Vision Screening - Loan Promotion - In Branch / Virtual Trivia - Giveaways & Prizes (Largest Depositor 1st new member & more)
- TUE 25** Virtual Session: Planning for Retirement - Pt. 2

Our Very Own, Working For Us.

PORT OF SPAIN (868) 625-4185 | ARIMA (868) 667-6673 | MARABELLA (868) 226-4228 | TOBAGO (868) 639-6468 | www.agricolacu.com

Empower your financial future with a Credit Union



Signs of bullying can include children isolating themselves and not wanting to see friends after school or on weekends. SOURCE: NSPCC.ORG.UK



Be on the lookout for signs that your child is being bullied. PHOTO SUPPLIED BY THE CO-OPERATIVE CREDIT UNION LEAGUE

Emotional signs of bullying

- Isolating themselves and not talking to the family
- Feeling withdrawn and spending more time alone
- Changes in eating habits
- Changes in behaviour such as feeling more angrier than usual
- Avoiding social media
- Not seeing their friends after school or at weekends

- Anxiety and nervousness that wasn't displayed previously

Physical signs of bullying

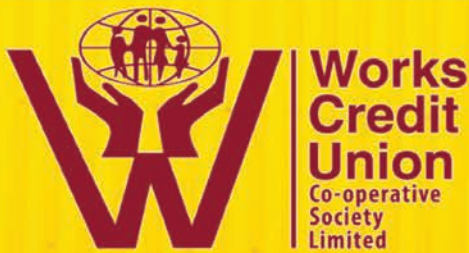
- Bruises, cuts and marks that cannot be explained
- Issues with their sleep
- Complaining of headaches or stomach aches
- Bedwetting

Changes at school

- Suddenly doing less well at school
- Anxious about going to school and saying they are feeling unwell more than usual
- Items that are stolen that cannot be easily explained
- Missing money that could have been stolen
- Damaged possessions such as bags, uniforms, etc.

There could be other reasons for these signs, so try to avoid jumping to conclusions and ask yourself the following questions. Is there anything else bothering my child? Have there been changes at home like a new baby, or divorce or separation?

If there has not been any other changes and you suspect bullying may be the cause of the distress and anxiety, it is important to try and act as early as you can and seek advice where necessary.



Having served the national community for sixty-three years, we at Works Credit Union Co-operative Society Limited know first-hand what a difference financial empowerment can make in a person's life.

We know that nothing compares to the feeling of being in control of your own financial situation - whether that means maintaining your chosen standard of living or creating a strategy for handling unexpected financial challenges.

Whatever your goal may be, as your Credit Union, it is our mission to help you make better long-term decisions with greater confidence as you build the future you want.

Regardless of your income or your financial goals, we'll help you figure out what WORKS FOR YOU.


Simple Financial Solutions

HAPPY
INTERNATIONAL
CREDIT UNION DAY
2022

EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™



Empower your financial future with a Credit Union

COPOS CREDIT UNION
...here for you!

COPOS Credit Union extends Happy Credit Union Day to the Credit Union Movement and the national community.

"Empower Your Financial Future With A Credit Union".

...here for you.

Port-of-Spain: 36 Pembroke Street
Arima: 79 Pro Queen Street
San Fernando: 28 Cipero Street
Tobago: 23 Main Street, Scarborough

Telephone: (868) 235-5636
Website: www.coposcreditunion.com
Email: copos@coposcreditunion.com
@CoposHere4U | @coposcredituniontt

KEEPING IT REAL!

IDEAS, DREAMS, WISHES



EMPOWER YOUR FINANCIAL FUTURE WITH A CREDIT UNION™


Available on the App Store | Get it on Google play

<https://dmcutt.com>

DMCU
DIEGO MARTIN CREDIT UNION



SOURCE: CHARITYNAVIGATOR.ORG



CATHEDRAL CREDIT UNION
CO-OPERATIVE SOCIETY LIMITED

#113 Edward Street, P.O.S., Tel: 623-0317 & 627-0783
PANAM Bldg., Milford Road, Crown Point, Tel: 231-3048 & 280-5613


HAPPY CREDIT UNION MONTH

Visit our Port of Spain Office
on
October 20, 2022 from 9:00 am – 1:00 pm

Give-aways

Blood Sugar & Blood Pressure Testing

FREE EYE TESTING



Ultimate Eyewear Ltd
Your Total Eye Care Solution

LET'S GROW TOGETHER

What is human trafficking?

Human trafficking involves the use of force, fraud, or coercion to obtain some type of labour or commercial sex act. Every year, millions of men, women, and children are trafficked worldwide – including right here in the United States.

What are the types of human trafficking?

- Trafficking for forced labour.
- Trafficking for forced criminal activities.
- Trafficking in women for sexual exploitation.
- Trafficking for the removal of organs.
- People smuggling.

How do you spot human trafficking?

1. Living with employer.
2. Poor living conditions.
3. Multiple people in cramped space.
4. Inability to speak to individual alone.
5. Answers appear to be scripted and rehearsed.
6. Employer is holding identity documents.
7. Signs of physical abuse.
8. Submissive or fearful.

Empower your financial future with a Credit Union



Blue devils entertain credit union members on October 16 at the Credit Union Week opening ceremony.



Building Financial Health for a Brighter Tomorrow
BECOME A MEMBER

40TH



OUR SERVICES

- Online Banking
- Tertiary & Graduation Loans
- Medical Plan Group Medical Plan with bonus of Critical Illness, Life Policy & Accident & Dismemberment Policies
- Unsecured & Other Loans
- Financial Counselling
- Mortgages

CALL US NOW! 226-SECU (7328)

**Loans subject to lending criteria
Please visit or call us for further information on requirements.**

www.secucredituniontt.com

f secucutt | t secucreditunion | i secutnt

Empower your financial future with a Credit Union



A moko jumbie shows off his signature pose.



Moko Jumbies show off their skills at the Credit Union Week opening ceremony on October 16.

INTERNATIONAL CREDIT UNION DAY® 2022

EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™

HAPPY INTERNATIONAL CREDIT UNION DAY 2022
to the Credit Union Fraternity, Our Members and other Stakeholders
as we celebrate **Credit Union Month 2022!**

BEST WISHES FROM ALL OF US AT
Neal & Massy Credit Union
Co-operative Society Limited
"Where you are somebody special"

Facebook Instagram LinkedIn Email
15-17 BORDE STREET, PORT OF SPAIN
TRINIDAD & TOBAGO
1 868-625-9455 | 1 868-624-6428
MEMBERSERVICES@NMNCU.COOP

BECU

Who Can Join BECU?

Membership is open to all legally employed and residing citizens of Trinidad and Tobago.

Meet your current and future financial needs in this ever changing world.

Visit becuonline.com/forms for easy sign up
OR Call - 622-4045 for our reps to assist.

MEMBER FOCUSED, FUTURE DRIVEN

service@becuonline.com 394-1615 622-4035 @becu.becu /becuonline

Empower your financial future with a Credit Union



ALEX IHAMA

Live @ RIU Hotel, Panama City
Thu, Sept 29 – Sun, Oct 2, 2022

Innovative & Strategic Thinking . . .
A Prerequisite for Leadership in a New World

22nd Regional Leadership Conference
The Co-operative Credit League of Trinidad
& Tobago, RIU Hotel, Panama City



Alex Ihama, executive director International School of Greatness, Toronto delivered the feature address at the Leadership Conference 2022 in Panama City.



For more information, email creditunionleague@gmail.com.

ALEX IHAMA
President/CEO, Int'l School of Greatness;
Executive Director, Canadian Congress on
Inclusive Diversity & Workplace Equity



Credit union members get ready for the race track at the Credit Union Week opening ceremony on October 16.



TGG CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

Meeting the Financial Needs of Our Shareholders for 59 Years!

Our 2022 Theme:
**Technological Advancement
and Embracing Change:**
Committed to Success and Shrewd Financial Management!

We at TGG Extend Best Wishes and
Continued Success to
All Credit Unions in Trinidad and Tobago
For 2022 and Beyond!

TGG Credit Union Co-Operative Society Limited
#161 Belmont Circular Road, Belmont
Trinidad, West Indies
Phone: (868)-621-2122 or (868)-621-3753
E-Mail: tggcrun@gmail.com
Facebook: @TGGCreditUnion

Empower your financial future with a Credit Union



There are many benefits of credit union membership

What is a credit union? Unlike banks, credit unions are owned by the members they serve. This means that any profits can be given back to credit union members in the form of lower fees and higher savings rates.

A lot of credit union members like the idea that their checking and savings accounts help other members of the credit union get mortgages to buy their first homes or secure business loans to build the businesses of their dreams. Since credit unions are not-

for-profit financial institutions, they can focus on providing better services for their member-owners. You can potentially benefit from this in a variety of ways.

- Individual member service
- Higher returns on shares
- Lower or no fees
- Competitive interest rates
- Democratic voting powers
- Loan protection
- Family indemnity plan

not for profit, they can focus on the members in more direct ways so that may acquire a level of financial independence and security.



Higher interest rates on savings


Unlike for-profit institutions, credit unions give profits back to their members in the form of higher interest rates on products

Personalised attention

Credit unions take the ultimate step to support their members' all-round development. Since they are

Lower fees

Credit unions tend to have lower fees. They sometimes even have fewer fees for typical banking products.




Bethel Credit Union Co-operative Society Limited

Happy International Credit Union Day 2022

EMPOWER YOUR FINANCIAL FUTURE WITH A CREDIT UNION

As we raise the awareness about the tremendous work that Credit Unions and other financial cooperatives are doing around the world. We at Bethel Credit Union we continue to give our members the opportunity to get more engaged and empowered.

Branch Locations: Head Office: #31 Bethlehem Road Bethel Tobago. Branch office: Mt. Marie, Lower Scarborough Tobago
 Website: www.bethelcredituniontt.com
 Facebook: Bethel Credit Union
 Telephone Contact : 639-8226/ 631-1336/ 660-7358




Happy International Credit Union Day

EMPOWER YOUR FINANCIAL FUTURE WITH A CREDIT UNION™



LOAN PRODUCTS | TECH-U E-SERVICES | HEALTH PLAN | LINC-U ACTIVE CARD | TECU CORAL REEF

Marabella | Couva | Point Fortin
 800-TECU (8328)
 www.tecutt.com



75 YEARS
 "Creating and Securing Your Future"



Trinidad And Tobago Fire Service Credit Union

"See Fire First"

Wishes all Credit Unions and their members

Happy
Credit Union Day!!!

EMPOWER YOUR FINANCIAL FUTURE WITH A CREDIT UNION™

• Port-Of-Spain, 5 & 7 McDonald Street, Woodbrook.
 • Arima, Cor. Quesnel & Nelson Streets, Arima.
 • San Fernando, 73A Rushworth Street, San Fernando.
 • Tobago, Northside Road, Scarborough.

1 868-235-5320 • admin@fscutt.com • www.tffscu.com



Empower your financial future with a Credit Union



TWCU Credit Union directors pose at the Co-operative Credit Union League's annual general meeting.

THE PALO SECO CREDIT UNION CO-OPERATIVE SOCIETY LTD.



Share Account
Deposit Account
Special Deposit Account
T.I.A. Account
Loans (Personal, Mortgages, Computer, Motor Vehicles)
Competitive Interest Rates
Direct Deposit and Standing Order available
Comfortable Surroundings

**"The Premier Financial Institution"
of the Deep South"**
856-858 Siparia Erin Road
Los Bajos
Tel: 649-5683/6253/4507
Fax: 649-6676
Email palseccu@gmail.com
"Where the Spirit of Goodwill Prevails"

CUNA Family Indemnity Plan (FIP)
Sagicor & Guardian Life Medical Plan
Educational Seminars
Scholarship/Bursary
Net Banking/Linx Debit & Credit Services
Spacious Auditorium for Rent

WE OFFER YOU A WIDE RANGE OF SERVICES AND BENEFITS



The Virginia Haynes Fitness Centre is now under New Management, Inclusive of upgraded Gym Equipment they now offer lots of Fun & Competitive Events, Aerobics, Battle Ropes, and other Fitness competitions

Become a part of the Palo Seco Credit Union Family where our friendly and efficient staff are waiting to give you service with a smile.

The Management & Staff of the Palo Seco Credit Union Ltd, takes this opportunity to wish the Credit Union Fraternity a Happy Credit Union Day.

Empower your financial future with a Credit Union



Curtis Alleyne

A tribute to Curtis Alleyne

Curtis Alleyne, who, up to his passing in November 2021, was a director on the Co-operative Credit Union League's board and president of our Central Regional Chapter representing our SECU Credit Union.

He had been serving the Central Regional Chapter for several years, after which he moved up the ladder to serve at our League to contribute to the national credit union movement following the passing of league director, Desmond Baxter.

We knew Curtis as the perfect team-player, a role model, truly reliable and full of energy. He never said no to any task and no task seemed too difficult for him.

One thing that we will never forget is, when in 2018, while we were hosting our international convention in Trinidad and

Tobago after 20 years – the kind of support that he offered to us.

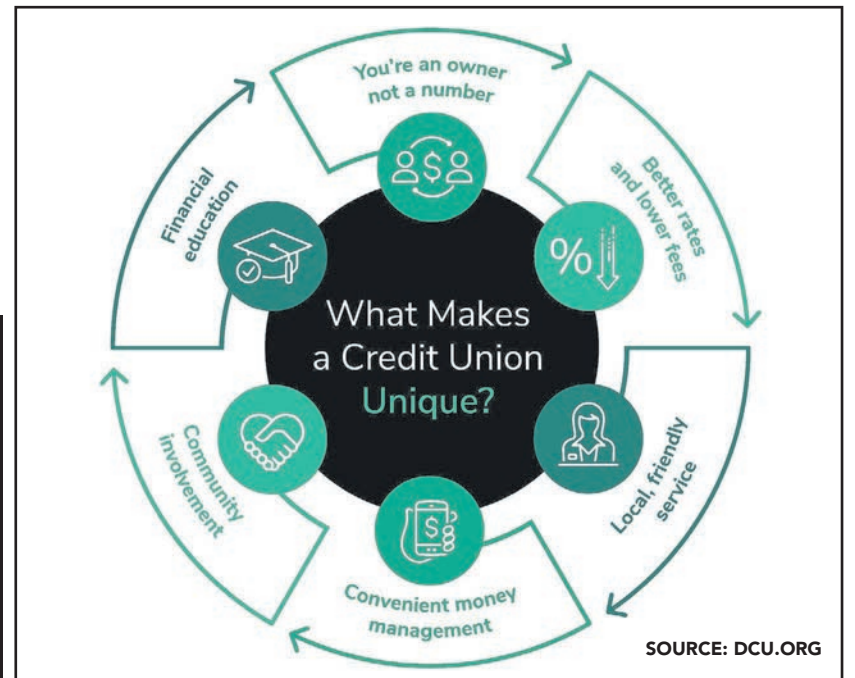
In fact, at one of the events, he went all over Port of Spain almost at midnight looking for drinking glasses, when our guest numbers increased and we ran out of glasses.

He did not want us to be

embarrassed so he did this as a true patriot, a man after our own hearts.

This level of commitment is rare and we are forever grateful.

Curtis will forever remain in our hearts and hearts of the credit union movement.



Consolidating Our Future

**CONSOLIDATED TELEPHONES CREDIT UNION
CO-OPERATIVE SOCIETY LIMITED**

- PROMOTING THRIFT AMONGST OUR MEMBERS
- ONLINE SERVICES
- COMPETTIVE LENDING RATES
- SOUND FINANCIAL MANAGEMENT
- MEDICAL PLAN FOR MEMBERS
- PARTICIPATION IN CUNA PRODUCTS AND SERVICES
 - LIFE SAVINGS AND LOAN PROTECTION
 - FAMILY INDEMNITY PLAN (F.I.P)
 - ADVANCE LOAN PROTECTION
 - FAMILY CRITICAL ILLNESS PLAN

OUR INFO

(868)-653-2828 | 653-1518 | 37bctcuad@gmail.com
37 B CIRCULAR RD, SAN FERNANDO

CARAVAN OUTREACH PROGRAMME

PSCU CREDIT UNION

BRINGING OUR SERVICES TO YOUR COMMUNITY

- Registration of new members.
- Answer member queries.
- Accept loan applications for processing.
- Share Financial knowledge.

Connect With us
www.pscutt.com

CONTACT US AT:	POS 623-7570	ARIMA 667-3404	SAN FERNANDO 652-2529	TOBAGO 639-1926
----------------	--------------	----------------	-----------------------	-----------------

Empower your financial future with a Credit Union



Kimoy Thomas of the Counter Trafficking Unit addressed the Co-operative Credit Union League's compliance officer's conference 2022.



National Security Minister Fitzgerald Hinds addresses the launch of the Co-operative Credit Union League's calendar of events 2021.

TWCU CREDIT UNION CO-OPERATIVE SOCIETY LIMITED
Established 25th May 1950, Registered 17th June 1950; Reg No. CU/82/50



72 YEARS ANNIVERSARY

EMPOWER YOUR FINANCIAL FUTURE WITH A CREDIT UNION™

OUR SERVICES

- Group Health & Life Insurance Plan
- Loans & Shares Protection
- Legal Assistance Referral
- Family Indemnity Plan
- Financial Counselling
- Seasonal Loans
- Statements
- & Much More

TWCU EXTENDS CREDIT UNION DAY GREETINGS TO ALL OUR MEMBERS AND BY EXTENSION THE WIDER CREDIT UNION FAMILY

For More Information, Visit
www.twcu.co.tt/cu2022

Our Credit Union. One Family

31 Pembroke Street, Port of Spain Website: www.twcu.co.tt Email: info@twcu.co.tt Tel: +1(868) 623-4444/3441

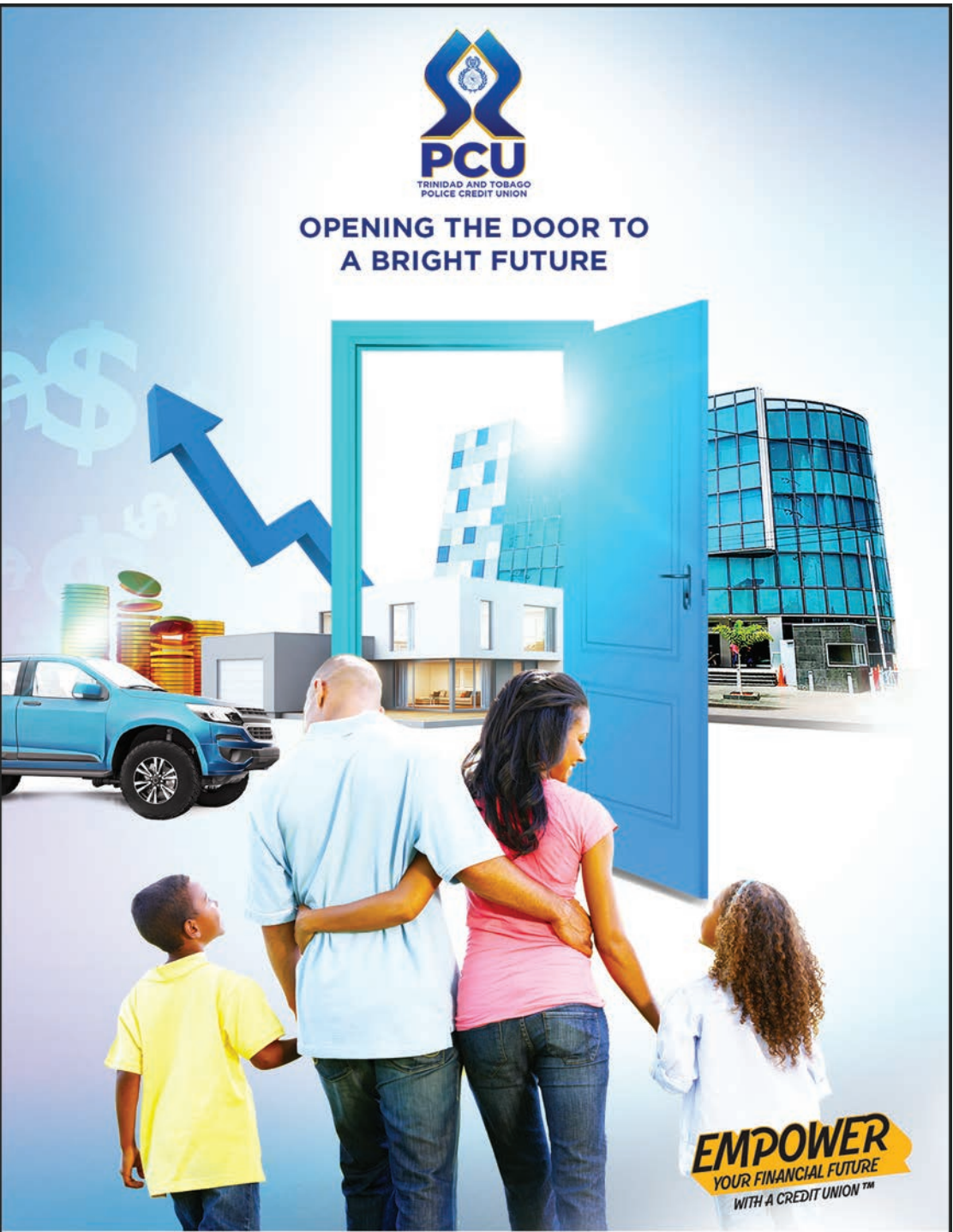
www.facebook.com/twcutt www.instagram.com/twcutt www.youtube.com/twcutt

twcuyouth | www.facebook.com/twcutt | Fax: 627-0822



PCU
TRINIDAD AND TOBAGO
POLICE CREDIT UNION

OPENING THE DOOR TO A BRIGHT FUTURE



EMPOWER YOUR FINANCIAL FUTURE WITH A CREDIT UNION™

868-612-4PCU | WWW.POLICECREDITUNION.COM

Empower your financial future with a Credit Union



Participants at the Co-operative Credit Union League's breakfast meeting in 2021.

Happy Credit Union Day!

Emortelle is the trusted Core Banking System in use by over 100 Credit Unions in the Caribbean and backed by quality support services by the Micro Software Designs Ltd team

ENJOY 25% DISCOUNT ON:

- Online Banking
- Mobile App
- ACH
- AML Transaction Monitoring
- Surepay Integration



Drastic reduction on additional User Licences this month!

 +868-235-5648
  www.msd-tt.com
 info@msd-tt.com