



NEWSLETTER

MEMBER FOCUSED



PERFORMANCE SNAPSHOT

Shares: \$ 60,504,925

Loans: \$ 101,759,830

Assets: \$ 155,052,471

Members: 1,714



SING TO WIN COMPETITION

To commemorate the Christmas season, CEMCU hosted a sing to win competition online. Members had to post a video of themselves singing a Christmas carol or parang and tag our page on facebook or instagram for a chance to win prizes.

The photo to the left shows Reese Mehandie collecting his prize.



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2024 QUARTER 4

CHRISTMAS DIP & WIN

What's a better way to celebrate the season of giving other than by giving to our members. During the period of December 23rd- December 27th, 2024, all members that visited the Credit Union got a chance to participate in a Christmas dip & win.

Members were delighted as they won prizes such as tokens and vouchers. They were also treated to some refreshments.



KNOW YOUR COUNTRY

ICACOS ROAD TRIP

On October 26th, 2024, some of our members journeyed to Icacos on our "Know Your Country" tour. It was a thrilling experience to visit some historical sites in the vicinity of Icacos and view the making of coconut oil at a factory. They also witnessed the great lagoon with its abundance of wildlife. Our members were enlightened as they explored our country a little more!

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868-703-9834

cemcuiinformation@gmail.com

www.cemcutt.com

CREDIT UNION DAY 2024



International Credit Union (ICU) Day celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the Credit Union movement's history, promote its achievements, recognize hard work and share member experiences. International Credit Union (ICU) Day has been celebrated on the third Thursday of October since 1948.

On October 17th, 2024, we celebrated International Credit Union Day where members received free vision screening, were enlightened about Sagicor's group health insurance plan and received giveaways and refreshments. It was a pleasure celebrating with our members!

5 STEPS TO FINANCIAL INDEPENDENCE

- 1) Set financial goals**- provides a clear direction and motivation to work towards.
- 2) Create a budget and stick to it**- helps you track your income, expenses, and savings.
- 3) Pay off debt**- you'll free up more money to save and invest towards your financial goals.
- 4) Build an emergency fund**- acts as a financial safety net, providing you with a cushion to cover unexpected expenses.
- 5) Invest for the future**- a powerful tool for building wealth and achieving financial independence.

📞 868-703-9834

✉️ cemcuinformation@gmail.com

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