



# NEWSLETTER



MEMBER FOCUSED



## PERFORMANCE SNAPSHOT

Shares: \$ 62,203,308

Loans: \$ 102,570,739

Assets: \$ 157,432,985

Members: 1,621



## VALENTINE'S DAY GIVEAWAY

Valentine's Day is a reminder to slow down and celebrate the people who bring joy to our lives. A big THANK YOU to everyone who participated in our Valentine's Day Giveaway! Your heartfelt comments, tags, and messages reminded us just how amazing our member community is. Congratulations to our lucky winners who won a spa voucher for themselves and their loved one.



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# INTERNATIONAL WOMEN'S DAY

We had a sweet time celebrating International Women's Day on March 8th, 2025. We handed out cupcakes at our office, shared countless smiles, and celebrated the strength, resilience, and brilliance of women everywhere. We were thrilled to welcome so many of our amazing members into our office for a special treat and even more excited to capture a few beautiful moments along the way.



## 70TH ANNUAL GENERAL MEETING

We were honored to celebrate a major milestone at our 70th Annual General Meeting, held on 28th March, 2025. To commemorate our 70<sup>th</sup> anniversary, a dividend of 7% was paid to all members. Thank you to all the members, board members, staff, and guests who joined us for this special occasion, your continued support is the foundation of our success.



# OUR HISTORY

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CEMCU Credit Union was established in 1954 with just seventy-nine dollars and 58 persons as members.

The Credit Union, started in the main as an employee-based Credit Union at TCL, which permitted members, that is employees of the company to save and access loans at reasonable rates of interest. At the end of its first year in operation, 1954, the Trinidad Cement Employees' Credit Union increased its total asset from a mere seventy-nine dollars on the formation to \$20,000.

For the next three decades, from 1964 to 1994 the Trinidad Cement Employees' Credit Union operated under the stewardship of Mr Everard Dean and had been successful in continuing the positive trend of growth in its total assets, which grew from approximately \$250,000 in 1964 to \$692,602 in 1974.

Over the next decade, CEMCU crossed another threshold passing the million-dollar mark ending in 1984 with over five million dollars in total assets, and which further increased to thirteen million dollars when Everard Dean Stint as President ended in 1994. We have received over eight awards from the Trinidad and Tobago Credit Union League and the Credit Union Stabilisation Fund for the continuous excellent performance and the pivotal role we have played in transforming the financial landscape.



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