



NEWSLETTER



MEMBER FOCUSED



PERFORMANCE SNAPSHOT

Shares: \$ 69,643,439

Loans: \$ 114,747,201

Assets: \$ 164,667,292

Members: 1,649



KIDS SIP & PAINT

As the JAVA vacation neared its end, CEMCU gave the kids one more reason to smile with a vibrant and fun-filled Kids' Sip and Paint event held on August 26th, 2025. Children gathered to enjoy a guided painting session while sipping on refreshing drinks. Each participant received their own canvas and paint set, and followed along with a friendly instructor to create imaginative, colorful artwork.



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BURSARY AWARDS 2025

In a heartwarming celebration of academic excellence and dedication, twenty-three students were honoured at our bursary award ceremony held on Saturday, September 13th, 2025. The annual event celebrated the outstanding performance of students in the 2025 SEA, CSEC, CAPE and Tertiary level. These awards are part of our ongoing effort to support equitable access to education and empower the next generation of leaders and changemakers.

A special commendation went to, Sandhya Maharaj, who topped the SEA exam in the country. The student was commended not only for academic excellence but also for her discipline, focus, and humility.

We extend our heartfelt congratulations to all bursary recipients. Your efforts remind us of the power of education and the importance of investing in our youth. The ceremony concluded with a photo session and light refreshments, as families shared in the joy and pride of their children's accomplishments.

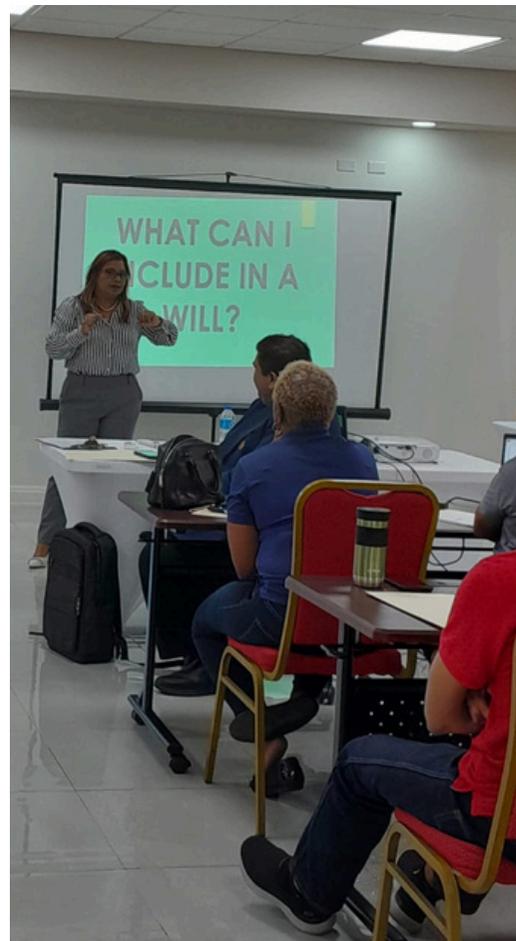


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WILL SEMINAR

On Saturday, September 27th, 2025, members of CEMCU Credit Union gathered for a Will Seminar aimed at educating and empowering individuals on the importance of estate planning. The seminar, which was well-attended by members of all ages, offered practical guidance on drafting a will, understanding legal responsibilities, and ensuring that one's assets are properly managed and distributed.

The session included a Q&A segment, allowing attendees to pose personal questions and gain clarity on common misconceptions. Participants were given clear, step-by-step instructions on how to begin preparing their own wills, and were also invited to return for follow-up sessions where their wills would be professionally prepared.



CEMCU Credit Union Co-operative Society Limited.

#94 Southern Main Road, Plaisance Park, Pointe-a-Pierre Trinidad W.I.

NOTICE

NOMINATIONS

Cemcu Credit Union Co-operative Society Limited invites members interested in serving on the following governing bodies:

**Board of Directors
Supervisory Committee
Credit Committee**

Nomination forms will be available at CEMCU's office or online from October 10th, 2025. Fully completed nomination forms must be returned to CEMCU's office at #94 Southern Main Road, Plaisance Park, Pointe-A-Pierre, on or before November 28th, 2025 and addressed to:

**The Secretary
Nomination Committee
Cemcu Credit Union**

All submitted completed Nomination forms must be signed and dated by the applicant and must include:

- 1) A resume and copies of all Certificates
- 2) Police certificate of Character or Police Receipt
- 3) Recent Passport-sized Picture
- 4) Copies of any two (2) forms of T&T Identification

Prospective candidates are to note the following criteria:

- A Member of CEMCU for a minimum of 12 months.
- Applicants will be required to be interviewed either in person or virtually.
- Member must be in good financial standing for the last 3 years.

Experience and academic qualifications in Administration/Management, Risk Management, Information Technology, Marketing, Human Resources, Finance/Accounting, Legal, Credit Union Management, will be an asset.

PLEASE BE ADVISED THAT UNSUITABLE/LATE APPLICATIONS WILL NOT BE ACKNOWLEDGED AND ONLY SHORT LISTED APPLICATIONS WILL BE CONTACTED.

**Nominations Committee
9th October, 2025**

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