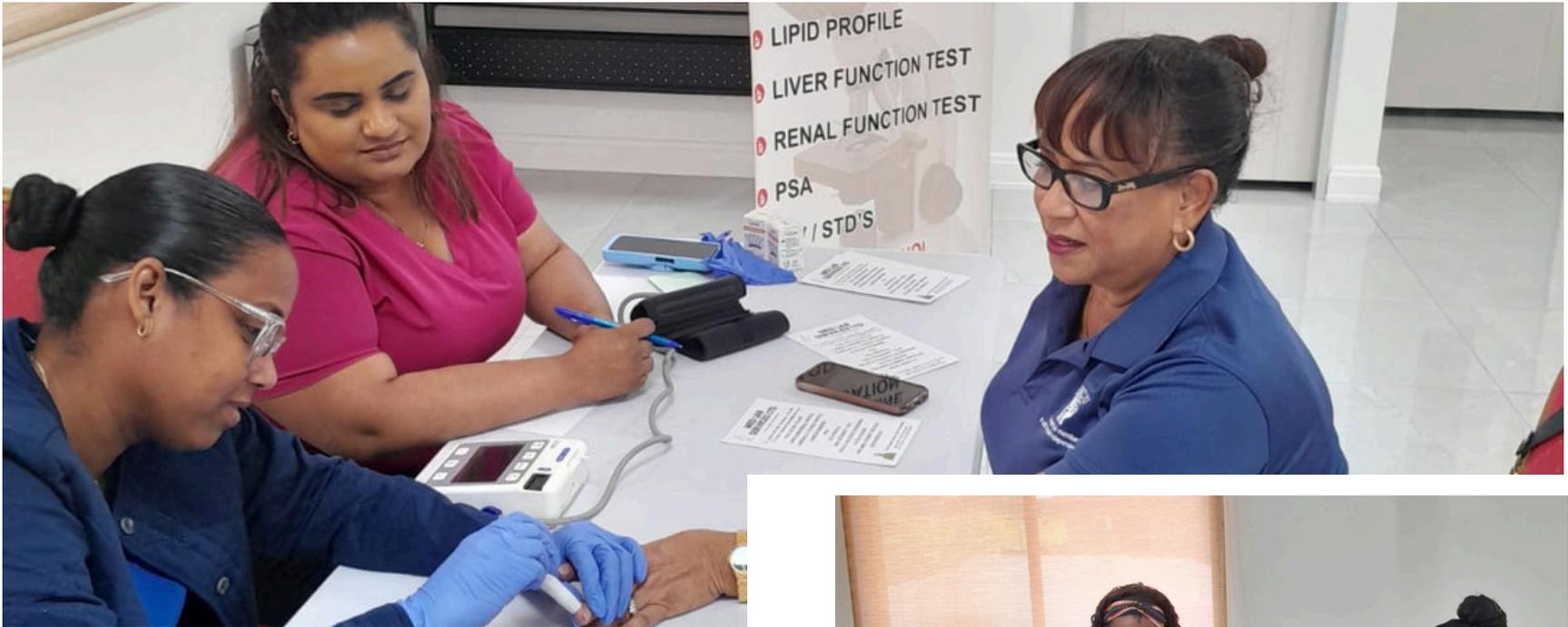




# NEWSLETTER



MEMBER FOCUSED



## PERFORMANCE SNAPSHOT

Shares: \$ 70,003,036

Loans: \$ 117,605,561

Assets: \$ 166,300,613

Members: 1,674



## CREDIT UNION DAY 2025

On October 16th, 2025, we proudly celebrated International Credit Union Day. Members benefited from free blood pressure and blood sugar testing, skin consultations, and vision screening, promoting health and wellness within our community. Some members also displayed their businesses, and we welcomed a CUNA representative who shared insights on their insurance plans. Thank you to everyone who participated and contributed to making the celebration meaningful and successful. Together, we continue to grow, support, and uplift our community.



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# CEMCU CELEBRATES 70 YEARS

CEMCU Credit Union proudly celebrated its 70th Anniversary on November 7<sup>th</sup>, 2025, marking a journey that began in 1954 with just seventy-nine dollars and 58 members. From these humble beginnings, CEMCU has grown into a strong and trusted financial cooperative, built on the principles of unity, service, and shared prosperity.

For seven decades, our focus has remained firmly on our members. Guided by our mission and vision, to empower our members to attain financial independence and security while being a good corporate citizen, we remain a premier Credit Union Co-operative Society in Trinidad and Tobago. CEMCU has consistently worked to improve the financial well-being of individuals, families, and the wider community.

As we celebrate this important milestone, we honor you, the members who made it all possible. To commemorate this special milestone, members were treated to cupcakes on the day, adding a sweet touch to the celebration as we honored seven decades of service, growth, and community. Here's to continuing this journey together for many more years to come!

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# CHRISTMAS DIP & WIN

The holiday season is all about giving, and this Christmas we were excited to bring a little extra cheer to our members with our Christmas Dip & Win, held during the week of Christmas. It was great to welcome so many familiar faces and celebrate the season together. Members were also treated to some hops and ham on Wednesday 24<sup>th</sup> December, 2025, as part of the Christmas celebrations. We would like to thank everyone who took part and helped make the week so enjoyable. From all of us at CEMCU Credit Union, we hope you had a lovely Christmas and we wish you a happy and prosperous New Year.

**“MAKE THIS THE YEAR IT HAPPENS”**

New year. New goals.  
We'll help you finance them.

**SIGN UP TODAY**

- Vehicle loans ●
- Education loans ●
- Business Loans ●
- Investment Loans ●

**CONTACT US**



# CREDIT STARTER LOAN

Begin Building Credit with Confidence

**Ideal for :**

- ✓ New members
- ✓ Newly employed
- ✓ Young adults
- ✓ First time borrowers

**UP TO \$10,000**  
10% TO SHARES



## MEET OUR YOUTH ARM COMMITTEE MEMBERS

 <p><b>Janaye Ifill</b> <i>President</i></p>	 <p><b>Arkaedia Lai Choy</b> <i>Vice President</i></p>	 <p><b>Reese Mehandie</b> <i>Secretary</i></p>
 <p><b>Aneira Garibsingh</b> <i>Assistant Secretary</i></p>	 <p><b>Terell Singh</b> <i>Treasurer</i></p>	 <p><b>Jayden Sogren</b> <i>Treasurer</i></p>