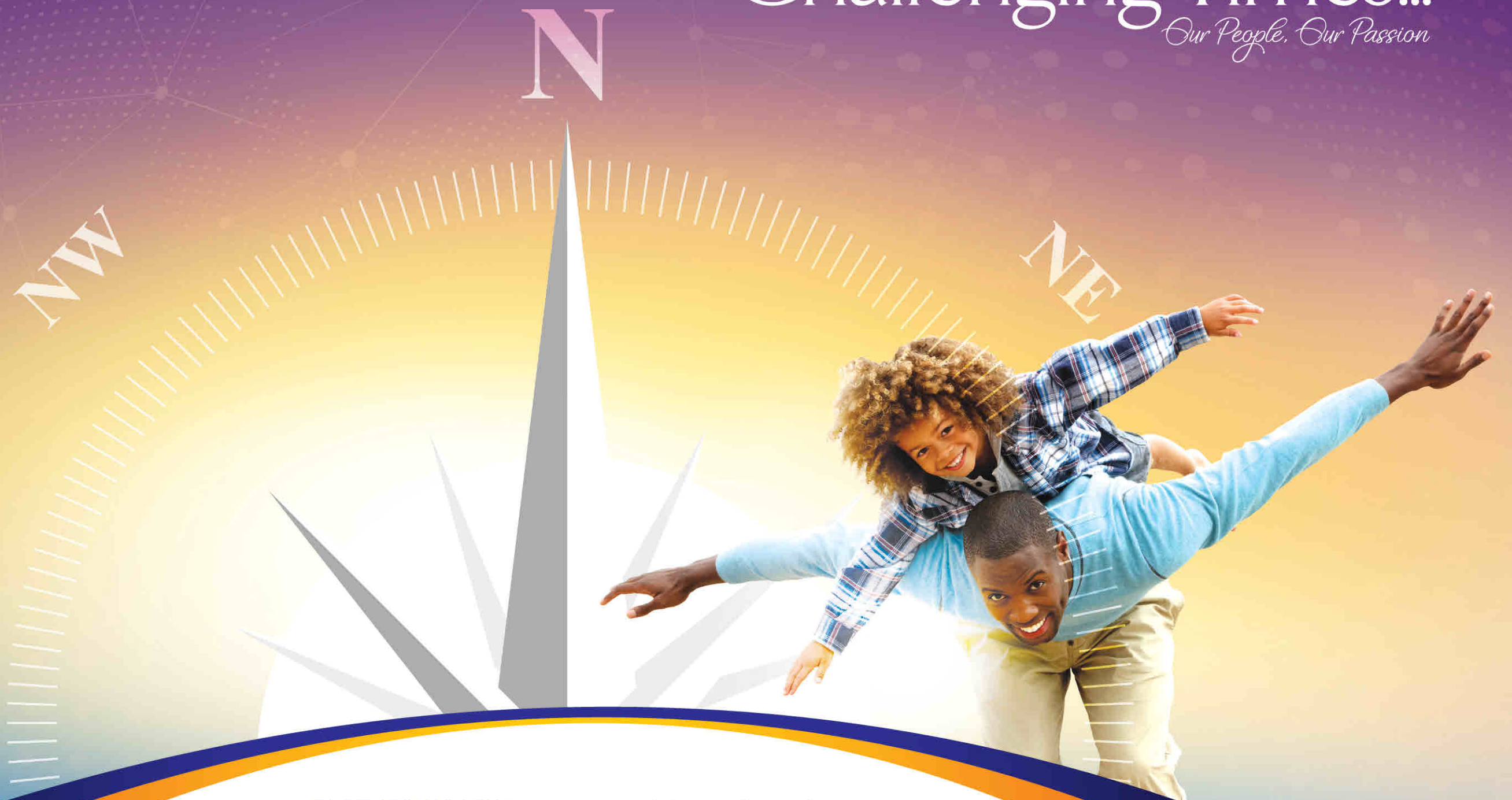




Navigating Through
Challenging Times...
Our People, Our Passion



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Co-operative Society Limited
85 Henry Street, Port of Spain, Trinidad, W.I.

2017
ANNUAL REPORT

44th Annual General Meeting

VISION STATEMENT

To be the premium Credit Union in its class in Trinidad and Tobago

MISSION STATEMENT

Promoting a co-operative culture of thrift, caring and partnership
to increase membership, build sustainable wealth and create financial independence

Enhancing the competencies of staff as well as building a pool of fit and proper persons from which we can draw to serve on the Board and Committees

Surpassing the PEARLS Prudential Standards

CORE VALUES

Values guide the conduct and appearance of our Board, Committees and Staff. They provide a constant set of core principles despite changes in the operating economic and financial environment.

Our core values are:

- Integrity – Maintaining open and honest communication and delivering on our promises.
- Respect – Treating each other, our members and their families and other stakeholders as we wish to be treated.
- Accountability – Holding ourselves accountable for quality and timely delivery of our commitments.
- Service – attend to members needs with warmth and care and placing the interest of the members before that of the Board, Committee and Staff.
- Confidentiality – never disclose members information to unauthorized parties

CREDIT UNION PRAYER

Lord, make me an instrument of Thy peace
Where there is hatred, let me sow love
Where there is injury, pardon
Where there is doubt, faith
Where there is despair, hope
Where there is darkness, light
And where there is sadness, joy

O Divine Master
Grant that I may not so much seek
To be consoled, as to console
To be understood, as to understand
To be loved, as to love

For it is in giving that we receive
It is in pardoning that we are pardoned
And it is in dying, that we are born to eternal life.

NATIONAL ANTHEM

Forged from the love of liberty,
In the fires of hope and prayer,
With boundless faith in our destiny,
We solemnly declare

Side by side we stand,
Islands of the blue Caribbean Sea
This our native land,
We pledge our lives to thee,

Here every Creed and Race
Find an equal place
And may God Bless Our Nation



Services of Our Credit Union

REGULAR SHARE ACCOUNT

- Purchase of shares from \$5.00, through Payroll or Over the Counter

SHARE PROTECTION

- Shares are insured with CUNA Caribbean Insurance Society Limited to a maximum of \$150,000.00 at no cost to the member.

DEPOSIT ACCOUNT

- Operated through monthly Fixed Payroll Deductions
- Pays interest at a rate of 1.25%

HIGH YIELD INVESTMENT FUND

- Works as a Fixed Deposit
\$500 to \$4,999.99 for 1 year 1.75% per annum
\$5,000.00 upwards for 2 years 2.50%

INSURANCE COVERAGE

- Household/Motor Car Insurance Policy through CUNA

LOANS

- Easy and convenient
- Quick Approvals
- No prepayment penalties
- Repayment schedule to fit your budget
- Payroll Deduction

NOW LOANS

- Maximum of \$8,000.00

LOAN PROTECTION

Covers all the eligible loan balances of a member should death occur before age 70.

Loans are insured with CUNA Caribbean up to a maximum of \$200,000.00 at no cost to the member.

Letters of Standing
Financial Counselling
Educational Courses
Medicaid Service
Group Health Plan

(CUNA – Provides a cash benefit to cover funeral expenses)

