



Cooperative Connections

Newsletter | June 2023



Empowering Young Minds: Credit Unions Foster Financial Well-being during Children's Awareness Month

June is an exciting month for children as it marks Children's Awareness Month, a time dedicated to highlighting the importance of children's well-being and development. In this article, we shine a spotlight on our local credit unions and their commendable efforts in empowering young members and fostering their financial well-being. By providing educational programs, resources, and support, credit unions are playing a vital role in preparing the next generation for a prosperous future.

One of the primary objectives of credit unions is to promote financial literacy among children and teenagers. Through interactive programs and initiatives, they equip young members with the essential knowledge and skills needed to navigate the complex world of personal finance. These efforts aim to build a solid foundation that will empower children to make informed financial decisions as they grow.

Credit unions understand that education is key to empowering children financially. They collaborate with schools, community organizations, and youth-oriented events to deliver financial literacy workshops and seminars. These engaging sessions cover topics such as budgeting, saving, the value of money, and responsible borrowing. By imparting practical knowledge in an age-appropriate manner, credit unions ensure that children are well-prepared to manage their finances effectively.

To encourage saving habits and promote financial responsibility, credit unions offer specialized youth savings accounts. These accounts often come with attractive features like no or low fees, competitive interest rates, and incentives for reaching savings goals. By introducing children to the concept of saving early on, credit unions nurture a culture of financial prudence and instill valuable long-term habits that will benefit them throughout their lives. Call your Credit Union to find out more!



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Recognizing the importance of education, credit unions often provide scholarship programs and grants for young members pursuing higher education. These initiatives alleviate the financial burden on families and inspire children to pursue their academic dreams. By investing in the education of young members, credit unions contribute to the overall growth and development of the community. Learn more here:

https://m.facebook.com/story.php?story_fbid=pfbid0v1ryCcZ7N41yRKqqU9hFLDpVh1tWA3R2MnmLmX7oZvb39GhF92y9UFzwXu4wHkcsI&id=100064171085987&mibextid=Nif5oz

Credit unions actively involve young members in leadership and volunteer opportunities. By providing platforms for them to engage in community service projects, credit unions instill values like empathy, social responsibility, and teamwork. These experiences not only empower children to make a positive impact but also enhance their personal development and encourage a sense of belonging within their community.

Through their dedicated lending team, many local credit unions offer programs that support young entrepreneurs by providing mentorship, funding, and guidance for their business ventures. By nurturing the entrepreneurial spirit, credit unions help young adults explore their potential and develop crucial skills such as critical thinking, problem-solving, and financial management. These initiatives encourage innovation and lay the groundwork for future economic growth within the community.



As we celebrate Children's Awareness Month this June, it's essential to recognize the commendable efforts of credit unions in empowering young members and fostering their financial well-being. Through educational programs, youth savings accounts, scholarship opportunities, leadership initiatives, and support for young entrepreneurs, credit unions play a vital role in preparing children for a financially secure future. By investing in their financial literacy and overall development, credit unions inspire confidence and equip the next generation with the tools they need to thrive in an ever-changing world.





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Digital Transformation: Revolutionizing the Credit Union Experience



In the era of digital advancements, technology continues to reshape industries worldwide, and the credit union sector is no exception. Our members will notice the ongoing digital transformation within the credit union sector and its profound impact on their financial experience. Our local credit unions, indeed, the entire Eastern Caribbean Currency Union (ECCU) are embracing technology to provide convenient and accessible banking services, including online and mobile banking, digital payments, and personalized digital interactions.

Learn more here: <https://www.eccb-centralbank.org/p/the-digital-economy#:~:text=The%20Digital%20Economy%20%7C%20Eastern%20Caribbean%20Central%20Bank&text=The%20Caribbean%20Digital%20Transformation%20Project's,the%20participating%20Eastern%20Caribbean%20countries>



Credit unions are harnessing the power of online and mobile banking platforms to offer their members a convenient and seamless banking experience. With just a few clicks or taps, members can access their accounts, check balances, view transaction history and transfer funds. This accessibility reduces the need for branch visits and empowers members with greater control over their finances.



Digital Payments for Seamless Transactions:

Embracing digital transformation, credit unions are integrating various digital payment solutions to facilitate smooth and secure transactions. These innovations provide members with a wide range of options and enhance the speed, convenience, and security of their financial transactions. Digital transformation has enabled credit unions to expand their reach and offer comprehensive financial education resources to members. Online platforms, webinars, and mobile apps provide access to educational content on topics such as budgeting, saving, investing, and debt management. Credit unions are also developing interactive tools and calculators to help members plan for their financial goals, reinforcing the role of credit unions as trusted financial partners.

Credit unions recognize the importance of maintaining a balance between digital convenience and personalized service. Many credit unions are implementing strategies that seamlessly integrate digital and physical channels. This ensures that members can access services through their preferred channels, whether it's through self-service digital options or in-person interactions at branches. The goal is to provide a unified and consistent experience across all touchpoints, meeting the diverse needs and preferences of members.

Security and Trust:

As credit unions embrace digital transformation, ensuring the security and privacy of member data remains a top priority. Robust security measures, including encryption, and continuous monitoring, are implemented to protect member information and prevent fraud. By prioritizing data security and fostering a culture of trust, credit unions assure their members that their financial well-being is safeguarded in the digital realm.

Digital transformation has revolutionized the credit union experience, making banking services more accessible, convenient, and personalized than ever before. By embracing online and mobile banking, and comprehensive financial education resources, credit unions are empowering their members to manage their finances with ease and confidence. The seamless integration of digital and physical channels, coupled with a strong focus on security and trust, ensures that credit unions continue to serve as trusted financial partners for their members in the digital age.





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Marketing & Business Development Workshop a Success

THE EARNING LEAGUE

Presents

MARKETING & BUSINESS DEVELOPMENT WORKSHOP FOR CREDIT UNIONS



COMPLETED

THEME: Innovative Marketing Tools to Strengthen the Brand, Member Loyalty & Community Impact

Overview

This workshop will address the need for broader marketing knowledge at the basic, intermediate and advanced levels to guide the organization's strategic initiatives for business development.

So, how did we do?

Gamification techniques were used, and participants provided one word to describe the conference, and this were mapped on a "word cloud".

Give a few words to describe the Marketing Workshop



There were 20 participants, 13 of which were from the credit unions - Community First Cooperative Credit Union, St John's Cooperative Credit Union, Peoples Cooperative Credit Union, SDA Cooperative Credit Union, Police Cooperative Credit Union, Christian Cooperative Credit Union.

Other exciting courses will be offered by the e-Learning League.

Watch this Space!

<https://youtu.be/xDAoIsmUu04>



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Get Ready, Stay Safe: It's Hurricane Season Again!



With the arrival of June, we find ourselves at the beginning of another hurricane season. While we hope for calm skies and peaceful days, it's important to stay prepared and be ready for any potential storms that may come our way. Let's remind ourselves of the essential steps to ensure our safety and well-being during this hurricane season.

Now is the perfect time to **put together your emergency kit**. Include essentials such as non-perishable food items, bottled water, batteries, flashlights, a first aid kit, necessary medications, and important documents in a waterproof container. Don't forget to include some games or activities to keep spirits high during a power outage!



Establish a family communication plan to ensure that everyone knows what to do and where to go in case of an emergency. Designate a safe meeting place and share important contact information with each family member. Encourage children to understand the plan and involve them in drills to make it a fun learning experience.

Take time to inspect your property and make necessary preparations. Trim trees and bushes, secure loose outdoor items, and reinforce windows and doors. Consider investing in storm shutters or pre-cut plywood panels to protect your windows from strong winds. Don't forget to check your insurance coverage and update it if needed.

Stay updated on weather conditions and listen to local authorities for any hurricane-related announcements. Sign up for emergency alerts and follow reliable sources of information. Keep a battery-powered or hand-crank radio handy in case of power outages. Social media platforms and local news channels are also excellent resources to stay informed.

If you live in an area prone to storm surges or flooding, familiarize yourself with evacuation routes and hurricane shelters. Prepare a "go bag" with essential items, including clothing, important documents, and medications. Remember to follow evacuation orders promptly for your safety.



Community spirit is essential during challenging times. **Check on your neighbors, particularly those who may need assistance, such as the elderly or individuals with disabilities.** Offer a helping hand, share information, and ensure everyone is aware of necessary precautions to stay safe.

While hurricane season may bring uncertainty, let's remember to support and uplift one another in true co-operative fashion.

Share helpful tips and resources with friends, family, and neighbors. Offer words of encouragement and lend a helping hand wherever possible. Together, we can weather any storm that comes our way.

Let's approach this season with preparedness, resilience, and a positive spirit. By taking the necessary steps to be ready, staying informed, and supporting our community, we can face any challenges that may arise. Remember, it's better to be overprepared than caught off guard. So, gather your supplies, make your plans, and stay safe throughout this hurricane season. Click here to learn more:

<https://nods.gov.ag/hazards/hurricane/>



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Enjoying Exercise with Personal Safety in Mind!

When it comes to staying fit and healthy, exercise is key. Whether you're hitting the gym, jogging at the stadium, or simply going for a brisk walk around the village to get your steps in, personal safety should always be a top priority. Here we'll share some tips and tricks to help you stay safe and enjoy your exercise routine to the fullest.

Choose Well-Lit and Populated Areas:

When selecting a location for your exercise session, opt for well-lit areas with plenty of people around. Parks, well-traveled paths, and recreational areas are great choices. Not only will this ensure better visibility, but it also provides a sense of security knowing that there are others nearby.



Buddy Up for Extra Fun and Safety:

Exercising with someone can make your workout more enjoyable and enhance your safety. Find a friend, family member, or even a furry companion to join you on your fitness adventures. Having a workout partner not only adds a social element but also provides an extra layer of protection, particularly during outdoor activities.

Dress for Visibility:

Wearing bright and reflective clothing can significantly increase your visibility to motorists and other pedestrians, especially when exercising during low-light conditions. Consider donning vibrant colors, reflective gear, and even a headlamp or flashing armband to ensure you're seen by others, minimizing the risk of accidents.





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Stay Aware with Music Alternatives:

While music can add a fun beat to your workout, it's crucial to remain aware of your surroundings. Consider opting for a single earbud or using bone-conduction headphones that allow you to listen to music while still being able to hear ambient sounds. This way, you can enjoy your tunes while staying alert to potential hazards.



Let There Be Light:

If you plan to exercise during early morning or evening hours, carrying a small flashlight or wearing a headlamp can be a lifesaver. Not only will it illuminate your path, but it also helps you avoid obstacles, oncoming cars, potholes, or uneven surfaces that could lead to falls or injuries.

Share Your Plans:

Before heading out for your exercise session, let a family member or friend know your intended route and estimated time of return. This simple step ensures that someone is aware of your whereabouts and can raise an alarm if needed. Additionally, consider using safety apps that allow you to share your location in real-time with trusted contacts.

Trust Your Gut Instincts:

Always trust your intuition. If you feel uncomfortable or sense something is not right, it's best to trust your instincts and remove yourself from the situation. Move to a public area or seek assistance if necessary. Your safety and well-being are paramount, so never hesitate to prioritize them.

Exercise should be a joyful and empowering experience, and with these personal safety tips in mind, you can enjoy your workouts to the fullest. Whether you're walking, running, or dancing your way to fitness, remember to choose well-lit areas, bring a buddy along, dress for visibility, and stay aware of your surroundings. By prioritizing your personal safety, you can make the most of your exercise routine while staying safe and sound. So, put on those sneakers, get moving, and have a blast while keeping personal safety in mind!



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Co-operative Credit Unions in the Community



Representatives of Community First Co-operative Credit Union visited Victory Center to make their annual contribution to the school of E.C \$10,000.00. During this visit, staff members spent quality time with the students; played games, read stories, and made posters for their upcoming talent show. Principal Kelly Hedges expressed gratitude for the continued support from Community First Co-operative Credit Union. The funds received this year will be used to help purchase a sound system for the school, conduct a training seminar for teachers in the Summer, and support the preliminary costs for introducing a Preschool which will be the first to cater to children with special needs within Antigua and Barbuda. Victory Center is a non-profit school for children with special needs. The school has students aged 5-18 with varying disabilities, including but not limited to Down Syndrome, Autism, Cerebral Palsy, ADHD, speech delays and other cognitive and physical disabilities. Community First Co-operative Credit Union adopted Victory Center in 2021.



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Co-operative Credit Unions in the Community



Community First Co-operative Credit Union (CFCCU)

demonstrates corporate social responsibility by partnering with the **Environmental Awareness (EAG)**. This donation of **EC \$10,000** is earmarked for the execution of special projects in 2023 which seek to preserve the environment and to educate young people on the significance of safeguarding our flora and fauna.

The **EAG** is Antigua and Barbuda's oldest non-governmental, environmental organisation, and has been at the forefront of conservation work for over 30 years. **EAG works to help school children, community groups, tour operators, tourists, and the general public appreciate the importance of conserving the wildlife and natural resources of Antigua and Barbuda.**



(L-R) Tamarie Roberts (Business Development Officer at CFCCU) presents cheque to EAG Representatives Karim Hechme (Vice President) and Shanna Challenger (Offshore Islands Coordinator).



268-481-3950/4000

www.cfccuonline.com





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Co-operative Credit Unions in the Community



Sunday, 28 May 2023 marked the end of the Antigua Softball Cricket Association 15over female competition. SJCCU was again proud to be the title sponsor. The General Manager, Ms. Peta-Gay Rodney was on hand to congratulate the teams on a well played tournament. Eventual winners, Enforcers, received their prize along with all of the other stand out performers.

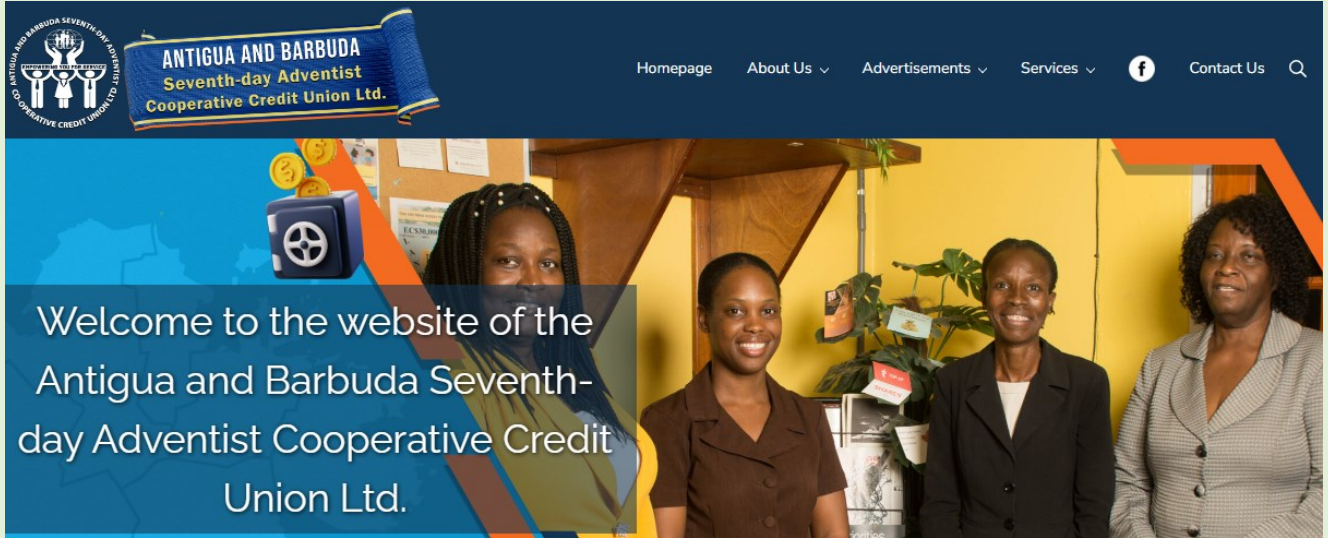




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Co-operative Credit Unions Activities



On Sunday, 4th the SDA Co-operative Credit Union launched its official website. Click on the link <https://sdaccul.com/> and take a look.



- The SDA Co-operative Credit Union's Annual General Meeting will be tentatively held on 13 June 2023, upstairs the St. John's SDA Church at 5pm.
- The APUA Co-operative Credit Union's Annual General Meeting will be held on 30 June 2023.
- The Antigua and Barbuda Co-operative League Limited's Annual General Meeting will be held on 28 June 2023.



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Word Search

A I C C G V Y E U W R E M R Z A Q E A E
J N O C O A J Q L M M E L L R E Q N S G
O S L P I I Q K V B M Z D B L U A I L A
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B R A X F R A F E A Y N A L Z T V L C T
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ACCESSIBLE

AFFORDABLE

TRUST

COLLABORATION

COMMUNITY

DEMOCRATIC

EMPOWERMENT

EQUALITY

EQUITABLE

ETHICAL

GRASSROOTS

INCLUSIVE

INSURANCE

INVESTMENT

LOCAL

MEMBERSHIP

MORTGAGE

PARTICIPATION

SOLIDARITY

SUSTAINABLE

TRANSPARENCY



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We'd love to hear from you. Please contact us at.....

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