



Cooperative Connections

Newsletter | December 2023



Antigua and Barbuda Cooperative League (ABCL) visits Barbuda

We are excited to bring you heartwarming news of community empowerment from the Antigua and Barbuda Cooperative League (ABCL). In a recent demonstration of our commitment to community development, the ABCL made a generous donation to the McChesney George Secondary School and the Holy Trinity Primary School in Codrington, Barbuda.



Director Tyrone Boyer, with representatives of the ABCL and the principal and students of the McChesney George Secondary School as well as Jermaine Joyce at the presentation of wall fans and athletic equipment.

Wall Fans for Cool Learning Environments:

Recognizing the importance of a conducive learning environment, especially in light of our extended heat wave, the ABCL donated 10 wall fans to Mr. Rexford Harry, Principal over the McChesney George Secondary and the Holy Trinity Primary Schools. These fans aim to ensure a comfortable and cool atmosphere, fostering an environment where education can thrive.



Cooperative Connections



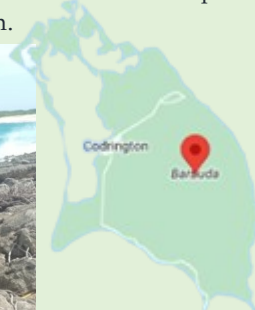
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Sports Supplies for Active Minds and Bodies:

In addition to supporting cooler classrooms, the ABCL extended its outreach to Jermaine Joyce, who dedicates his time to organizing after-school sports activities for the community's youth. The league handed over 2 cricket bats, 5 basketballs, and 2 footballs, empowering Mr. Joyce in his mission to cultivate a love for sports and recreation among the younger generation.



League staff share a light moment



Dorothea Blackman Brown, League Manager of ABCL presents Jermaine Joyce with athletic equipment on 21 November 2023

The donation was made by Inspector Tyrone Boyer, Director, League Manager, Dorothea Blackman Brown, and Elissa Francis. The League Manager delivered a heartfelt speech during the donation ceremony. She emphasized the importance of creating a conducive learning environment and acknowledged the vital role it plays in shaping the future of young minds. The symbolic act of providing wall fans represents the collective commitment to fostering an atmosphere where education can flourish.



Mrs. Blackman Brown expressed excitement about supporting Mr. Jermaine Joyce in his after-school sports initiatives. She highlighted the dedication of Mr. Joyce and the league's honor in standing by his side to promote the holistic development of the community's youth.

The speech underscored the core philosophy of the Antigua and Barbuda Cooperative League – a commitment to community development through the power of cooperation and community-driven initiatives. The League Manager also extended gratitude to Cool and Smooth for their partnership, which amplified the impact of the donation.

Mrs. Blackman Brown further expressed the ABCL's unwavering commitment to community development, stating, "Commitment to community development is at the core of the League's philosophy and underscores the Antigua and Barbuda Cooperative League's dedication to making a positive impact on the lives of those we serve. Together, we believe in the power of cooperation and community-driven initiatives." May the impact of the League's collective efforts resonate for years to come.





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CREDIT UNION AWARDS Dedicated Service Awards

At the recently concluded Antigua and Barbuda Cooperative League's Annual Awards Gala Dinner, the League's affiliate credit unions were pleased to nominate and present some of their members with the prestigious Dedicated Service Award. This year's recipients were Mr. Arthurton Tuitt of the APUACCU, Mrs. Clara Heskey-Jarvis of the SDACCU, and Mr. Cuthwyn Weston of the SJCCU. We join with our members in congratulating the recipients.



Arthurton Tuitt

Director Arthurton Tuitt, a proud member of the APUA Co-Operative Credit Union, has dedicated his service to our organization with unwavering commitment. His journey as part of the APUACCU's executive began in 2010 and continues to this day.

Arthurton's initial role was on the Supervisory & Compliance Committee, where he served diligently from 2010 to 2016. Notably, he assumed the position of Committee Chairman from 2011 to 2015, demonstrating his leadership skills and dedication.

In compliance with the Co-operative Society Act 2010, which requires volunteers to sit out for twelve months after six consecutive years of service, Arthurton willingly followed this mandate. However, he didn't stop there. After his mandated hiatus, Arthurton enthusiastically offered his service to the APUACCU's Board of Directors.

Since 2017, Arthurton has been an integral part of the Board of Directors, serving in various capacities. Notably, he took on the role of Board President from 2021 to 2023. Currently, he serves as the Vice President of the Board of Directors and Chairman of the HR Committee, a position he has held since 2021.

As President of the Board of Directors, Arthurton was driven by a vision for growth and expansion of the services offered to APUACCU members. In 2021, he championed a significant change by leading the effort to review and increase the Credit Union's loan ceiling from \$35,000.00 to \$60,000.00. This change, after being in place for over a decade, responded to the considerable demand from our members seeking larger borrowing opportunities.

Arthurton Tuitt's passion, dedication, and exceptional service has played a pivotal role in the success and growth of APUACCU. We are deeply grateful for his outstanding contributions.

Mr. Arthurton Tuitt, on behalf of the APUACCU, it is our great pleasure to honor you with the Dedicated Service Award.



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CREDIT UNION AWARDS Dedicated Service Awards



Clara Heskey-Jarvis

Mrs. Clara Jarvis is an accomplished and dedicated professional with approximately eight (8) years of experience as the Manager of the Seventh-day Adventist Credit Union (SDACCU). Over the years, she has demonstrated exceptional leadership skills and a deep commitment to serving the financial needs of the Adventist Community. Clara is also known for her strong work ethics, integrity and ability to build strong relationships with members, staff and stakeholders.

Clara commenced serving the Seventh-day Adventist Credit Union as a volunteer in 2014, where she served as Secretary to the Board of Directors. This task she took very seriously, seeking every opportunity for training and developing her knowledge, harnessing her skills and building a network of professionals that has served as a data bank when it was most needed. Clara soon realized that this was an area she enjoyed serving in and looked forward to accepting more and more responsibilities.

When the position of Manager became available, Clara quickly applied for the position, which was overwhelmingly approved by the Board of Directors and accepted by all stakeholders. As the Manager, Clara has effectively managed the day-to-day operations of the Credit Union, overseeing a team of dedicated employees and ensuring the efficient delivery of financial services to members. Under her leadership, the Credit Union has experienced steady growth in assets and membership.

Since her appointment as manager of the SDACCU, Clara has consistently prioritized member satisfaction with her personal motto "no member left behind". Armed with the text, "I can do all things through Christ which strengthens me, Phil. 4:13". Clara committed the Management of the Credit Union in the hands of God looking to Him for guidance every day. She has worked diligently to improve the overall member experience. She has also spearheaded initiatives to streamline processes and worked closely with the IT Technician, Mr. Luther Mills to promote and enhance our Credit Union's presence online, which has resulted in increased member engagement.

Clara has also initiated efforts that have resulted in cost savings, improved productivity and enhanced service quality. Clara's ability to build and motivate high-performing teams is exceptional. She encourages her team to engage in training programmes and creates avenues for positive work culture, growth and development and staff recognition.

Her skill set resonates in her:

- ❖ Strong leadership and managerial abilities;
- ❖ Excellent interpersonal and communication skills;
- ❖ In-depth knowledge of the Credit Union and financial services being offered;
- ❖ Excellent in decision making, planning and organizing;
- ❖ Strong commitment to customer/member service

Nominating Mrs. Clara Jarvis for dedicated Service is a testament to her unwavering commitment to the Seventh-day Adventist Credit Union. Her extensive experience, achievements and passion for Work and for community development makes her a deserving candidate for recognition.

Mrs. Clara Jarvis, it is our privilege to honour you with the Dedicated Service Award.



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CREDIT UNION AWARDS Dedicated Service Awards

Cuthwyn Weston

Mr. Weston is nominated as the recipient of the Dedicated Service Award as an employee of the St. John's Co-operative Credit Union who has played a pivotal role in the credit union's financial performance over his 17 years of service to the stage of achieving million-dollar surpluses.

Mr. Weston began his journey with St. John's Co-operative Credit Union in 2006 as an Accountant, with a background in revenue accounting from the Inland Revenue Department and LIAT 1974 Ltd.



He briskly bought into the ethos of the Credit Union movement and the prevailing SJCCU mandate to align with the PEARLs ratios, delinquency management, quality loan receivables, automation, diversification of income streams and expansion of service offerings. A believer in hard and smart work, Mr. Weston dived right into his portfolio, which included both back and front office operations at that time. This Mr. Weston refers to as "Cut Cassi" as he played a pivotal role in supporting the Board and Management Team to achieve these strategic goals.

Mr. Weston was therefore elevated to the Management Team two years later in the position of Financial Manager and then Manager of Finance in 2018 and served as Acting General Manager on numerous occasions over the 17 years of his tenure.

SJCCU being now designated by the ECCB as one of two significant non-banking financial institutions in Antigua & Barbuda is testimony to Mr. Weston's contribution to SJCCU's growth and development. He has been pivotal to SJCCU's evolution, brand recognition, and prominent presence on the financial landscape of Antigua and Barbuda.

Although he is known to be a vociferous "tight" financial controller, in the midst of serious strategic sessions Mr. Weston could still be counted on to be the comic relief; and after being buried in focused figures-crunching for hours, Mr. Weston usually comes up for air with a comment that has everyone chuckling.

Otherwise, you will find him providing insightful financial analyses for good decision-making by Board and Management, expounding on the superiority of the Credit Union model, providing financial counselling for members and simply representing his Credit Union internationally and locally in a wide variety of meetings, conferences and consultations.

SJCCU can also depend on him to "open the batting" as he would put it, because he is always ready to share his knowledge and sacrificially delay his band practice to be a Facilitator of one of SJCCU's educational sessions on saving and budgeting, cost control, financial management and keeping or financial records.

Mr. Cuthwyn Weston, it is our pleasure to honour you with the Dedicated Service Award.



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CREDIT UNION AWARDS Long Service Awards

This category celebrates individuals who have devoted many years of their life to serving their credit union. It is an acknowledgement of their commitment and loyalty.

Luther Mills

When we speak of long service, we speak of Mr. Luther Mills. His voluntary service to the Seventh-day Adventist Credit Union started when the Board of Directors requested his service to chair the Strategic Planning Committee in 2006. Two years later, 2008, recognizing the positive impact and value that this Credit can have on the Seventh-day Adventist Community, he became a member.

One year later he was elected to serve as Vice President. He served for two years and resigned from the Board, to volunteer his service in various capacities. This was not his doing, this was divine.

As a closed bond, faith-based Credit Union we believe that God placed his children in positions so that His name can be glorified, and we thank God for the contributions, dedication, and commitment Mr. Mills made for over twelve years without pay. In 2019 we were informed that we must contract an IT Technician and so the Board decided contracted Tech Resources and Solutions owned by Mr. Luther Mills to run the IT Department.

Mr. Mills continued to offer his voluntary service; whatever the needs of the Credit Union are, he would discuss it with the manager and once approved, he would order and purchase the required equipment to be reimbursed upon delivery.

He coordinates with the Board, volunteers and staff in the preparation and production of the Credit Unions' Policy documents such as: The Strategic plans, The IT Policy Manual and the Disaster and Business Continuity Policy Manual. He spearheaded the committee that was put in place to create our website which was launched in June of this year.

In relation to our Operations software provider, he is our middleman, communicating, negotiating, and ensuring the software operates at its maximum.

For all that Mr. Luther Mills has done and is still doing, we are pleased to present him with the Long Service Award. May God continue to bless you, Mr. Mills as you serve our Credit Union.

Mr. Luther Mills, it is our distinct pleasure to honour you with the Long Service Award.





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CREDIT UNION AWARDS Long Service Awards

Orbin Anderson

Mr. Orbin Anderson is a seasoned professional with a remarkable journey of service and leadership in the credit union sector. Mr. Anderson's unwavering dedication to cooperative principles and development has made him an invaluable asset to the APUA Co-operative Credit Union Ltd and the wider community.

Mr. Anderson's journey with the APUA Co-operative Credit Union began on 10th February 2010, where he started making a significant impact. In 2013, his leadership skills and commitment were recognized, and he was elected to serve on the APUA Credit Union's Supervisory & Compliance Committee. He served diligently in this capacity from 2013 to 2019, contributing to that union's growth and stability.

The year 2020 marked another milestone in Mr. Anderson's career as he was elected to the Board of Directors of the APUA Cooperative Credit Union. His peers quickly recognized his potential, and he was appointed as the Vice President from 2020 to 2021. In 2021, his dedication and capabilities earned him the position of Treasurer on the Board.

In 2023, Mr. Anderson achieved a significant milestone in his cooperative career when he was elected as the President of the Board of Directors of the APUA Cooperative Credit Union. His visionary leadership and vast experience make him the ideal choice to steer the Union towards continued success.

Mr. Anderson's influence extends beyond the APUA Co-operative Credit Union, as he has also played a significant role in the broader cooperative movement. From December 2012 to May 2018, he served as the Chairperson of the Supervisory and Compliance Committee of the Antigua & Barbuda Co-operative League Ltd, where he displayed great leadership and dedication to promoting cooperative values. Since May 2021, Mr. Anderson has been a valuable member of the League's Board of Directors, currently holding the position of Vice President.



Beyond his professional accomplishments, Mr. Anderson is a family man and an active member of the Methodist Church, showcasing his commitment to both the community and his faith.

His expertise, deep-rooted commitment to cooperative principles, and exemplary service make him an indispensable part of the cooperative community. We are grateful to have Mr. Orbin Anderson's commitment and years of experience, and eagerly look forward to his continued contributions to the credit union movement.

Mr. Orbin Anderson, it is our distinct pleasure to honour you with the Long Service Award.



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CREDIT UNION AWARDS Long Service Awards

Mr. Edison Joseph & Ms. Daphne Edwards Simmons

Congratulations! This is a significant time for you as we celebrate your important service and labour of love to the Christian Cooperative Credit Union (CCCU).

We thank the Almighty for His grace upon your life and your perseverance through it all. As you reached the 6 years of service milestone in your career with the (CCCU), it is with great pride that we present you with this outstanding service choice award. The award reflects our appreciation for your dedicated years of service and is a symbol of your personal and professional achievements. It is our hope that you feel a sense of accomplishment and pride as you accept our offer. We pray God bless and keep you in all your endeavors and be gracious to you always. People are and always will be our greatest asset. Thus, we note your contributions, which remain an important part of our continued success.

Thank you for all that you have done and please accept our blessings and good wishes.

Mr Edison Joseph and Ms Daphne Edwards Simmons, we celebrate you!

It is our privilege to honour you with the Long Service Award.





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CREDIT UNION AWARDS Long Service Awards

Sharol Malone

Mrs. Sharol Denise Christian-Malone is nominated as the recipient of the LONG SERVICE AWARD AS an Employee of the St. John's Co-operative Credit Union for 34 years (from 1989 to present), prior to which she gave 4 years' service to the Antigua & Barbuda Co-operative Credit Union League (1985-1989), representing 39 years of unbroken service to the Movement.

Mrs. Christian-Malone graduated from the Antigua State College in the summer of 1985 and immediately joined the Credit Union family. This was upon the recommendation of her Arithmetic teacher who thought she would be a good fit, due to her outstanding performance in this subject area.

She was initially employed with the Credit Union League, now the Antigua & Barbuda Co-operative League, where she provided excellent service as the lone Technician who processed the payrolls for Teachers and employees of Cable & Wireless and LIAT who became members of the Credit Union Movement. At that time both St. John's Co-operative Credit Union and Teacher's Credit Union operated out of the Antigua & Barbuda Co-operative League Office.



In 1989, both St. John's Co-operative Credit Union and Teachers Credit Union became of age and like a bird the League eased them out of the nest, and they took their flight. Mrs. Christian-Malone chose to continue her journey with the Movement at the St. John's Co-operative Credit Union where she grew and developed into a senior Credit Union technician and advocate.

Over the years, she proved herself to be an industrious, loyal, and exemplary employee, which went beyond her outward, always immaculate deportment. It was therefore no surprise that the inaugural annual appraisal and awards system of the credit union rendered her the Employee of the Year for two consecutive years - 2009 and 2010.

She had a steady climb through the ranks, with her promotion from a Teller to Shares and Deposits Supervisor, to Recoveries Officer and then she became the very first Credit Supervisor of SJCCU. It therefore seems that she was also destined to become the first SJCCU Branch Operations Supervisor for the first Branch Office to be introduced by a Credit Union in our jurisdiction, in 2018. She continues to hold this prestigious position.

Over the years of Mrs. Christian-Malone's tenure, she has represented the St. John's Co-operative Credit Union creditably in many arenas overseas and locally, to advance the Movement and her beloved SJCCU. Notably, she was seconded to the Barbados Public Workers Co-op Credit Union through a partnership between SJCCU and that Credit Union and as a participant in the Eastern Caribbean Youth Empowerment Programme (ECYMP). Also, she earned her designation as a Caribbean Credit Union Development Educator (CaribDE), as part of the first cohort of credit union professionals in the region.

A multi-faceted sports aficionado at heart, she supports her credit union in and out of the office. She rarely misses SJCCU social events to celebrate Anniversaries, ICU Day, and other SJCCU-sponsored events such as Women's Softball Cricket, Training for Small Businesses, and to raise awareness of Physical and Financial Health.

Mrs. Christian-Malone embraces the credit union philosophy of people helping people. It is no wonder that her favorite words as it relates to the credit union are "Save Regularly, Borrow Wisely and Repay Promptly!"

Mrs. Sharol Malone, it is our distinct pleasure to honour you with the Long Service Award.



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CREDIT UNION AWARDS

Lifetime Achievement Awards

This award celebrates individuals who have made an indelible mark on their credit union and the credit union movement as a whole, demonstrating exceptional dedication throughout their career.

Kerry Peters

Dedicated, hard-working, efficient are some of the words used to describe our nominee for the Lifetime Achievement Award, Mrs. Kerry Peters. Mrs. Peters is a former staff member and started working at the Credit Union in 1999, as an assistant to the then General Manager Mrs. Petronella Hopkins. Having no prior experience in the Credit Union movement, Mrs. Peters, would have shown diligence and worked hard to understand the principles and operations of the Institution. Her attentiveness to detail and her perseverance would have enabled her to serve in several capacities over her 19 years at the Credit Union; that being Customer Service Representative, Loans Officer, Operations Manager and Acting General Manager.

Tonight, it is our pleasure and honour to present Mrs. Peters with the Lifetime Achievement Award on behalf of the Antigua and Barbuda Police Co-operative Credit Union.





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CREDIT UNION AWARDS

Lifetime Achievement Awards

Ingrid O'Marde

Ingrid O'Marde joined the ABTCCU, now CFCCU as the General Manager in August 1999 and led the organization with distinction for 13 years. This assignment following a long stint in two regional non-governmental organisations (NGOs). Her work with the Caribbean Conference of Churches (CCC) and then with CUSO, a Canadian based NGO provided her with the tools needed to become a change agent for an institution seeking to enhance its image and re-define its strategic direction. Both organizations had provided opportunities for training in development studies and human resource development.

She was ready to get to work to assist the Board of Directors to “reach higher, become stronger and bring the community closer together.” She recognized very early that financial management must go hand in hand with people management for the effective implementation of the credit union’s strategic goals. Additionally, she was convinced that the Co-operative principle #5 – ‘Education, Training and Information’ must form the basis for development of a healthy relationship with Credit Union members.

Throughout her tenure at CFCCU she played a pivotal role in achieving the following milestones:

❖ Asset base expansion from 21 mil to 90 mil	❖ The introduction of Community Outreach initiatives
❖ The initiation of the ongoing Empowerment Series an educational programme tailored for the membership and designed to disseminate knowledge on the credit union’s history, governance, economic trends, and entrepreneurship with the aim to encourage their involvement as officials.	❖ Rebranding and Member Engagement
❖ Facility expansion with the construction of a purpose-built facility creating the potential to offer a broader range of products and services	❖ Increased transparency and accountability with strict adherence to international best practices
❖ The development and fostering of a harmonious work environment	

After many years away from the institution, members still attest to the compelling influence she has had on their decision to become members and benefit from their acquisition of the available products and services, for which they are extremely grateful.

She is always ready and willing to share her vast knowledge and insights as demonstrated by her involvement as a mentor in the Caribbean Development Education Programme (CaribDE) – a programme initiated by the former Caribbean and World Council Credit Union President, Melvin Edwards – the most recent iteration conducted in St Kitts in September.

Her message to stakeholders 14 years ago to commemorate the 50th anniversary of CFCCU remained her guiding principle throughout her sojourn with CFCCU: “Remember the history of our region and the history of our Credit Unions; that the pioneers, descendants of enslaved peoples have entrusted to us an institution that provided us with the opportunity to eschew individualism and embrace co-operativism.”

It is our distinct honour and privilege to present Mrs. Ingrid O'Marde with the Lifetime Achievement Award.





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CREDIT UNION AWARDS Lifetime Achievement Awards

Carol Spencer

Ms. Carol Spencer dedicated over 17 years of exceptional Volunteer service to St. John's Co-operative Credit Union. She served in a variety of capacities including PRO, Vice President, President, Consultant, Trainer and PR expert extraordinaire, CaribDe (Credit Union Development Educator) and CDir.

Madam President or President Spencer as she was most fondly called by peers and employees served as President of St. John's Co-operative Credit Union for four terms of 3 years each totaling 12 years, 2007-2013 and 2014-2020. Throughout the years she was an exemplary and active volunteer who participated in everything SJCCU. She never missed an event. She participated in all social events including the Annual Dinner and Awards, Anniversary and ICU Month events, whistle stops and community outreach initiatives. She represented SJCCU faithfully via the airwaves, at institutions, media houses, local and regional conventions during her tenure.



While Ms. Spencer was SJCCU's representative to the Board of Antigua & Barbuda Co-operative League she was also elected President of the League for 4 consecutive years 2009 to 2013. She became Vice President for the 2014 to 2015 and returned as President 2015 to 2017.

Her life's work in the Credit Union movement was dedicated to:

- Promoting the Credit Union philosophy of People Helping People.
- Co-operation among Co-operatives
- Affording benefits to Members for their patronage
- Strengthening the capacity and sustainability of her Credit Union of choice
- Good Governance

Her insight, expertise and strategic planning kept our Credit Union on course to being an innovative and sound financial co-operative with million-dollar surpluses.

Madam Spencer made significant contributions during her tenure and continues to do so even after her retirement.

Madam Carol Spencer, thank you for your service and your significant contributions.

We are pleased to honour you with the Lifetime Achievement Award.





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Scenes from the SDA 25th Anniversary Awards Gala





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Scenes from the SDA 25th Anniversary Awards Gala





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Co-operative Credit Unions in the Community

Students in grades 4, 5, and 6 from the **Newfield Primary School** were given the chance to visit Fitches Creek Mangrove, courtesy of sponsorship from Community First Co-operative Credit Union to the **Environmental Awareness Group**, which organized the trip.

The main goal of the excursion was to offer students a hands-on experience, allowing them to directly interact with and appreciate the natural environment. This aimed to instill an early understanding of the environment's value and foster positive behaviors toward its conservation.

Accompanied by some CFCCU staff members, participants gained extensive knowledge about various types of mangroves, their functions, and the significance of preserving and safeguarding these ecosystems.



Exploring with EAG





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Co-operative Credit Union Notices



Join our CFCCU Family!
"Bringing the community closer together..."

SIGN UP FOR:

- Minor Accounts
- Adult Accounts
- Senior/Retiree Accounts
- Business Accounts
- Group/Club Accounts

Join Now www.cfccuonline.com

UNINCORPORATED Business Accounts

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Join Now

Sole Proprietors

- Business Registration Certificate from Intellectual Property
- Passport & Another Valid Photo ID
- Proof of address (within the last 6 months)
- Opening minimum EC \$100.00

Partnerships

- Business Registration Certificate from Intellectual Property
- Passport & Another Valid Photo ID
- Letter of permission from the partner(s)
- Opening minimum EC \$100.00

Apply online - Please visit www.cfccuonline.com
Please call 481-380481-4000 for more information.

ST. JOHN'S CO-OPERATIVE CREDIT UNION

NEW VEHICLE LOAN
Call Us First!

100% Member Satisfaction

POLICE

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Flexi-BOX Club Accounts
"More than a 'Box Hand'. Your money grows."

Activate 1 or more:

- Christmas Club (December - November)
- Summer Club (July - June)
- Mortgage Savings Club (MORSA)
- Vacation Travel & Leisure Club (VTL)
- Retirement Savings Club (RESA)
- Youth Empowerment & Professionals Club (YEP)

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GET **5% INTEREST** Per Annum

FIXED MONTHLY DEPOSIT
\$50 Minimum

TERMS AND CONDITIONS APPLY. Members Only.
Interest paid twice per year
Early withdrawal penalties
Sign up now at either location
Limited Time Only

CONTACT US AT 480-1300/01

Interest Rate: 8%
Repayment Term: 7 Years*
Cash Deposit: 0%

Requirements:

- Job Letter & 1 Month's Pay Slip
- Proof of Address (no older than 3 months)
- Passport & Drivers License
- Social Security or Medical Benefits Card
- Sales Agreement
- Comprehensive Insurance Quotation

*Terms & Conditions Apply

Contact us today
Whatsapp: 764-1311
Lower All Saints Road | Mandolin Place, Friars Hill Road
E-mail: info@sjccu.com | Website: www.sjccu.com



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Co-operative Credit Union Notices

CHRISTMAS LOAN SPECIAL

Existing Members
10% DOWNPAYMENT
up to **\$20,000**

Join Now Special
10% DOWNPAYMENT
up to **\$10,000**

COMPETITIVE INTEREST RATES

Half of your downpayment will go to permanent shares and half to your loan security.

Must be employed for more than a year.

TERMS AND CONDITIONS APPLY

(268)764-3882 (268)462-7952 info@pccu.ag @policecreditunionantigua



THANK YOU!

We at pccu would like to thank our sponsors for making this year's financial seminar a success!

FINANCIAL SEM

TOPICS:

- How to set realistic goals
- Marketing strategies for your business
- Personal administration
- Financial planning

Entrepreneur

November 15th, 2023

Police Headquarters on American Road

(268)764-3882 (268)462-7952 info@sjccu.ag

Update Your Account Information!

St. John's CO-OPERATIVE CREDIT UNION

SJCUCU Members,

If your contact details are not up to date you are definitely missing out on important information.

Come in and update your SJCUCU account at either of our two locations, Lower All Saints Road or Mandolin Place, on Friars Hill Road.

Call us for an appointment today!

Team SJCUCU

info@sjccu.com | www.sjccu.com

Contact US 480-1300



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Co-operative Credit Unions in the Community



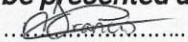
Christian Co-operative Credit Union Ltd.

THE CHRISTIAN CO-OPERATIVE CREDIT UNION

NOTICE OF SPECIAL GENERAL MEETING

Notice is hereby given that a **Special General Meeting** of the **Christian Co-operative Credit Union** will be held on **Tuesday December 12th, 2023**, at **6:30 p.m.** at the **(SJPC) House of Restoration Junior Church, Lauchland Benjamin Drive, St John's, Antigua.**

Members are hereby advised that a special resolution to transfer or amalgamate the engagements of the Christian Co-operative Credit Union will be presented at this Special General Meeting.


For and on behalf of the
Christian Cooperative Credit Union
November 21st 2023



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Co-operative Credit Union Notices

Wesleyan Holiness
Co-operative Credit
Union Ltd.



Office Hours:
Tuesdays and Thursdays
9:00a.m. to 2 p.m.

District Wesleyan Holiness Complex,
Fort Road, St. John's, Antigua
Telephone: (268)562-1230



Wesleyan Holiness Co-operative Credit Union

JOIN US!

To become a member...

- Initial Amount EC\$265
 - (40 shares - \$200, deposit - \$50, entrance fees - \$5, passbook - \$5, By-laws - \$5)
- 2 Government Issued Picture IDs
- Letter of Employment
- Proof of Address (preferably a Utility Bill)
- Fill out the Membership Application form

Contact Us

(268)562-1230
wesleyancreditunion@gmail.com
WHCCUExecutive@gmail.com

Office Hours:
 Tuesdays and Thursdays
 9:00a.m. to 2 p.m.
 Location:
 District Wesleyan Holiness Complex
 Fort Road, St. John's, Antigua

Wesleyan Holiness
Co-operative Credit Union

Sign Up
your child
today!

**Antigua Wesleyan
Junior Academy (AWJA)
School Savings Club**

Starting Deposit: \$20
 Deposit: minimum \$5 (weekly)

Contact:
 Teacher Vaneka Massiah
 (Kindergarten)

Contact the Office
 (268)562-1230
wesleyancreditunion@gmail.com
WHCCUExecutive@gmail.com

Office Hours:
 Tuesdays and Thursdays
 9:00a.m. to 2 p.m.



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Apply from:
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For more information:

(268)562-1230
wesleyancreditunion@gmail.com
WHCCUExecutive@gmail.com

Office Hours:
 Tuesdays and Thursdays
 9:00a.m. to 2 p.m.



*Terms and conditions apply. Applicants must meet loan eligibility criteria and complete loan application process.



Cooperative Connections

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Word Search

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

Words can be found in any direction (including diagonals) and can overlap each other. Use the word bank below.

Word Bank

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|--------------|--------------|------------------|-----------------|
| 1. messiah | 8. lights | 15. frankincense | 21. ornament |
| 2. myrrh | 9. champagne | 16. tree | 22. bethlehem |
| 3. santa | 10. jingle | 17. bells | 23. epiphany |
| 4. shepherds | 11. angel | 18. gifts | 24. celebration |
| 5. snow | 12. immanuel | 19. decorations | 25. nativity |
| 6. joy | 13. star | 20. feast | |
| 7. tinsel | 14. carols | | |



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

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