





About us

We are a full-service financial institution providing investment facilities to its members throughout Trinidad & Tobago.

We are passionate about delivering an efficient and reliable service.



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This year we celebrate our **38th Anniversary**, a milestone we embrace with great pride and excitement.

Many things have changed at **Progressive** since we opened our doors 38 years ago in 1984, but our focus remains steadfast. Our commitment to our members was to represent a real alternative to traditional banking. We are proud to reach this milestone because we are still going strong.

We could never have grown to where we are today without the selfless efforts of our founding fathers and the support and loyalty of our member/owners and for that we are thankful.

We are thrilled to have been here for our members this long and look forward to many years to come.



Presidents Anniversary Message

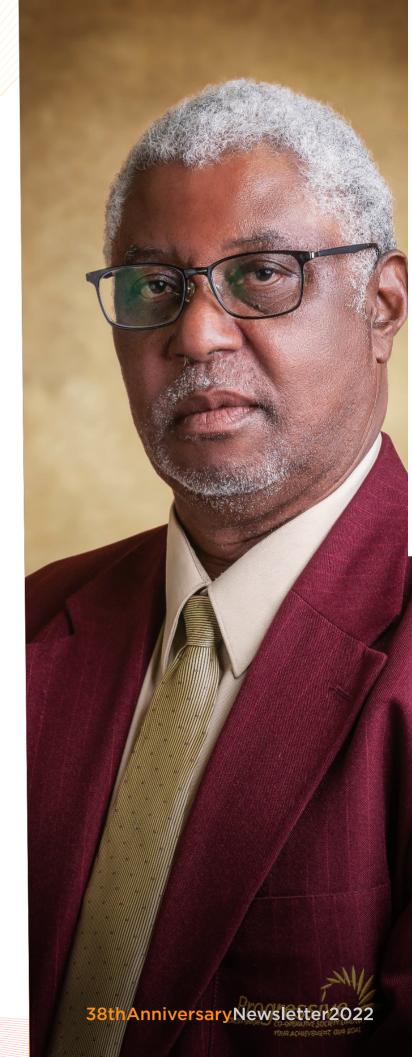
It is truly amazing to see the credit union grow from nothing to a multi-million-dollar cooperative; from a formative twelve-member Board of Directors to a strong seven thousand plus membership base. Congratulations on this our 38th Anniversary of the credit union. It is an honor to provide top-notch service to our members. This is not just a corporate anniversary, it's an anniversary of a family that only grew strong, defying the odds. May this journey of corporative success continue in the coming years.

To our members: on this special event of our anniversary, I want you to know that your trust and support have always been the biggest drivers for our continued growth and plays an integral part of our development; Without you, this journey would never have been so impressive. Happy Anniversary! Thank you for inspiring us throughout these years. Your satisfaction is what motivates us to thrive continuously in the market.

To our staff: thank you for always giving your best shot and doing your work with such dedication. Thank you for serving the Society with your hard work and talent. May we keep on astonishing the world with our achievements. The credit union feels honored to have you through thick and thin. When an Organization has a staff like you, success is no more a dream, it's a sure thing to be achieved. Happy Corporate Anniversary.

To our volunteers: past and present Committees and sub committees, Statutory Committees and coopted members, thanks for your continuing service and for making our purpose and goals come true. May God bless us together to achieve great things. Congratulations on this monumental occasion. Wishing many more successes in the future.

Erskine Abel
President
Progressive Credit Union



PROGRESSIVE LAUNCHED ITS 3YR STRATEGIC PLAN

The Board of Directors of Progressive Credit Union recently launched its three years Strategic Plan 2022 – 2025 under the theme "Here for our members ... Now and in the Future". Developed by Past President Mr. Malcolm Alexander and assisted by Board Member Mr. Michael Hernandez, the Plan sets out the strategic direction for the Society and has at its base the following three strategic objectives:

- Maintain and Sustain Profitability
- Improve Stability
- Advance the Customer Experience.

President Mr. Erskine Abel said that the primary purpose of strategic planning is to connect the organization's mission and vision by addressing what do we want to achieve (vision), and how we are going to get there (plan), literally a roadmap for success. He commented that we must put a lot of emphasis on this Plan because it is the main tool which we are going to use for the next three (3) years. It focuses on putting in place things that people need and opportunities to grasp with some challenges, integrated planning, budgeting, and capacity building programs to achieve the real service delivery for the benefit of the members.

The Plan has already been roll-out to the Board of Directors and Staff, and is about to be make the next stage of disseminating the Plan to the Credit and Supervisory Committees.



In 1984, a group of co-workers led by Mr. Clyde Boyce and inclusive of Mr. Peter Mc David, Mrs. Judy Charles, Mr. Michael Hunte and Mr. Arthur Benjamin Friday to name a few belongings to the **Maintenance Training and Security Company Limited ("MTS")** had a vision. This vision was to create an opportunity to promote thrift among the employees within the organization. On July 7, 1984, this vision became a reality with the incorporation of the **MTS Employees Credit Union Cooperative Society Limited** with a membership of ninety-seven (97).

Thirty-eight (38) years later, we have approximately **7,924 active members** and have most recently completed the Strategic Plan for the period 2022 – 2025. We look forward to continuing to grow with you our members and celebrating many more anniversaries to come.

In celebration of our 38th Anniversary, Mini Appliances were awarded to 3 lucky members that enrolled in our online banking app on Thursday 7th July 2022. *The three participants can be seen in the pictures below.*



Congratulations to our 3 participants!!!!

Where would we be without you our Valued Members.

Thank you, thank you, for making *Progressive Credit Union* your Credit Union of choice.

Introduction of New Loans

As we continue to evolve and improve our offerings to better serve you, we have added the following loans to our permanent loan portfolio. This means that you can now access the Wealth Creation, Debt Consolidation and Agricultural Loans all year round.

The Christmas Wish Loan will be available from October to December every year!



Farming Agricultural Loan

Get up to \$50,000!

This loan is for persons needing financing for agricultural purposes. It funds expenses such as equipment, fertilizer, insecticides, and fungicides, seeds and plants etc.





Call to speak with any of our loan officers today!









You can use ProgressiveCuOnline and ProgressiveCu MobileApp to:

View

- Account Balances
- Transaction History
- eStatements

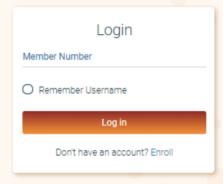
Conduct

Transfers between Deposit Account to any other Accounts

On the following 3 pages we will outline the instructions to setup you ProgressiveCu account, so you can have the easy access at your fingertips.



Go to https://bsdc.onlinecu.com/prgvcu/#/

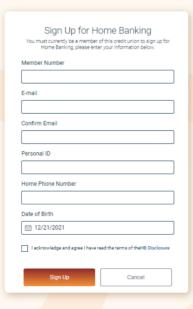


First time users will need to select "Enroll".

You will need to enter the following:

- · account number
- email address
- date of birth

You will then need to click the box to acknowledge the user agreement, followed by clicking the box labelled "Sign Up"

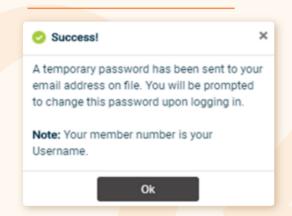


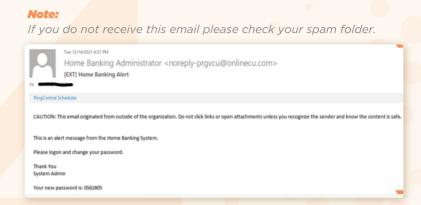
Note:

You do not need to have an email address file with the Credit Union in order to enroll in home banking.

However if any other information does not match what is on file, you will get a message stating:

If all of the information is accepted click on the "sign up" button You will receive the following pop-up and be sent back to the front page.





If you are not certain that the information being entered to enroll is accurate, you will need to contact Progressive Credit Union: 868.653.0403

You can send a WhatsApp message to 494-8133/687-4608

Please note these numbers are strictly for WhatsApp messages only.

Using your account number for the username and the temporary password sent to your email, you should log back into home banking.

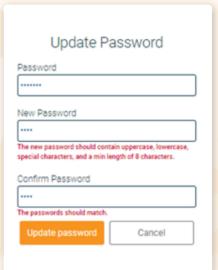
This will now prompt you to update your password.

The new password should contain

- Uppercase
- Lowercase
- Numbers
- Special Characters
- Minimum length of 8 characters



Should the new password not meet the Credit Union required standards of a password you will get this message when you hit "Update Password"

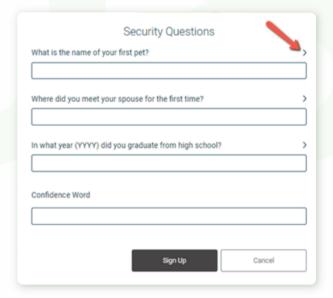


You will the need to answer a series of three authentication questions and select a "confidence word".

There is a choice of different authentication questions if you select the arrow next to each question.

After selecting the desired question, please input your desired answer.

- **A.** If you log-in from another computer, the system will prompt you to answer one of your authentication questions to verify you.
- **B.** Confidence word: is a word or phrase that will show on your log-in screen to let you know that you have come to the authentic site for home banking.





Youth Arm Contribution



Dominique Cudjoe (Youth Arm President)

Year joined: 2004

I've been an active member of PCU since the age of 6 and it has taught me how personable banking can be.

Progressive Credit Union has equipped me with financial knowledge and life skills that I use daily.

Renard Ramnath (Youth Arm Vice-President)

Year Joined: 2016

The Progressive Credit Union has provided me with key experiences to assist with my personal development, beyond financial literacy. From my first job as an intern at the south branch to receiving an award for academic excellence and even now as an active member of the Youth Arm.

I'm consistently exposed to many opportunities for growth.





Mia Davis (Youth Arm Treasurer)

Year joined: 2021

Being a part of Progressive's Youth Arm has groomed me to be more aware of my financial status. Since joining I have become more knowledgeable of the many benefits of a credit union and how saving can positively impact my financial life in the future.



Youth Arm Contribution



Daniella Mc Kenzie (Youth Arm Member)

Year joined: 2008

Joining Progressive Credit Union was a very good start indeed. It has helped with shaping my financial status and helped with my financial struggles, for that I am thankful. Progressive Credit Union has been good overall, and I pray God's blessings upon them.

Nathalia Romeo (*Youth Arm Member*)
Year Joined: **2014**

Since I've been a part of the Credit Union, I have benefited greatly both financially and in knowledge. I've learned how to save effectively. I've also received prizes when I completed SEA and CSEC. Most recently I received a laptop from the Credit Union which has greatly helped me in my tertiary studies.





Celeste Pierre (Youth Arm Member)

Year joined: 2015

The credit union has been good to me as they acknowledged my academic accomplishments in the SEA exams, and I felt appreciated.



SERC Board Appointments









Michael Hernandez Secretary - SERC

Sabrina Peters-Russel
Assistant Secretary - SERC

Gemma Ottley
Director - SERC

Marulyn John Fahey Supervisory Committee- SERC



TRIVIA CORNER

- Name all the presidents of Progressive Credit Union over its past 38 years existence and who was first?
- What was Progressive Credit Union formerly called?
- **3** Name a founding father!

ANSWERS

- 1 Clyde Boyce
 - Clyde Carter
 - Michael Hunte
 - Malcolm Alexander
 - Andrew Barras
 - Kenneth Sylvester
 - Michael Hernandez
 - Veronica Jacob
 - Erskine Abel
- 2 MTS Employees Credit Union and MTS Credit Union
- Peter Mc David
 - Michael Hunte
 - Clyde Boyce
 - Arthur Benjamin Friday
 - Ivan Fitzallen
 - Charlene Mohammed King



Your achievement is our goal.

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