



Progressive
CREDIT UNION
CO-OPERATIVE SOCIETY LIMITED



NEWSLETTER 2024



MERRY
Christmas

AND HAPPY NEW YEAR!



A PUBLICATION OF PROGRESSIVE CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

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A Christmas Message from our President

Dear Valued Member

As we approach this joyous season and as we close another successful year, I am deeply honored to reach out to each of you in celebration on our 40th Anniversary as a family here at Progressive Credit Union. I want to take a moment to reflect on the incredible journey we've shared. This year has been one of growth, achievement and resilience – none of which would have been possible without you, our valued members. Your trust in your credit union has fueled our commitment to serve, and I am incredibly grateful for your continued support.

Together we've achieved new milestones, celebrated our 40th year with an awards celebration honoring those who would have brought us to this high point, we have expanded our reach in ways that strengthen our community. Whether helping a member purchase a property, buying a car, assistance with funeral expenses, consolidate and pay off debts, or providing financial guidance, we are proud to be a part of each of your success stories.

Christmas is a time to reflect on the gifts we share and this year we are blessed to look back on four decades of growth, service and strong relationships.

Our journey has been built on a foundation of love and mutual respect – values that unite us as a society and strengthen us as an organization. Through shared dreams and collective efforts, we have not only grown financially but, more importantly, have grown closer as a group of people committed to uplifting one another.

As we celebrate the Season of Christmas, I am grateful for each of you – for your loyalty, your trust, and the spirit of togetherness that you bring to our Credit Union. Looking ahead, we're excited about the future with new initiatives and programs designed to enhance your experience with us even further. So let us continue to inspire one another, extend compassion to those around us, and build even stronger bonds.

On behalf of our Board of Directors, our Team and myself, I wish you and your loved ones a Christmas filled with joy, peace, and love. May the New Year bring us all prosperity and continued success as we journey forward together.

With warm regards and heartfelt thanks,

Michael Hernandez
President
Progressive Credit Union

Annual General Meeting

This year, the Society held its Annual General Meeting on April 13th, 2024 at Signature Hall in Chaguanas. All members were invited to attend, to bear witness to the reading of reports and discussion of the Society's audited financials. As members, you are encouraged to take an active interest in the affairs of the Society, of which you are a stakeholder, and meetings such as these provide you with an excellent opportunity to get that firsthand information. Additionally, by being present, you have the power to vote for those persons whom you deem fit for governance, under the banner of the Board of Directors. Our current Board of Directors comprises the following individuals:

Mr. Michael Hernandez – President

Mr. Clinton Hendrickson – Vice President

Mr. Holly Francois – Treasurer

Mr. Ian Peter De Boulet – Secretary

Mr. Stephen Fraser – Assistant Secretary

Mr. Erskine Abel

Ms. Veronica Jacob

Ms. Gem Saunders – Le Maitre

Ms. Gemma Ottley

Ms. Georgiana Cudjoe

Mr. Errol Thomas

Ms. Deborah Robinson





40th Anniversary Interfaith Service

On March 23rd, 2024, the Society kicked off its 40th Anniversary activities with an Interfaith Service, which was held at the San Fernando North Community Centre. The event saw various religious denominations coming together for the sole purpose of giving thanks for the Society making it to such a milestone, to be able to celebrate 40 years. It truly was a wonderful way to start the festivities.



40th Anniversary Awards Dinner

“The more you practice the art of thankfulness, the more you have to be thankful for.”

– Norman Vincent Peale.

This quote sums up the thinking behind this particular event. What better way to mark this forty-year milestone, than by having a ceremony to highlight and pay tribute to those that have been with us from inception and those who have significantly contributed to getting us to forty years. On July 13th, 2024, the Society hosted a 40th Anniversary Awards Ceremony and Dinner, held at the Imani Hall, Omardeen, San Fernando. The ceremony celebrated long standing Board and Committee members, Foundation members and long serving Staff members. We salute these individuals for their service and contributions and look forward to continued support as we forge ahead.



Activity Corner

COOKOUT

“Come leh we go, leh we go to Tobago!”

.... and to Tobago we went, to host a cookout for our members to showcase their sweet hands. The event was held at Mount Pleasant Recreational Facility, and highlighted several tasty dishes, the likes of provision, ochro rice, curried crab and dumplings. Not only was the food in abundance, but so too was the merriment, as participants and onlookers engaged in games as the pots bubbled away. The cookout may move to another location next year, so stay tuned and ensure you don't miss out on the food, fun and fellowship.



Walkathon

Our Education Committee launched a walkathon entitled “Walk Like a Pro with Progressive” on July 20th 2024. This event will be done annually, so keep checking our social media pages or in house notice boards for when it comes around again. Remember, your health is your wealth so let's walk that healthy road together.



Activity Corner

Boatride

“All Aboard!” The Progressive Credit Union family took to the seas, as we set sail from the shores of Hart’s Cut, Chaguaramas on May 24th, 2024 for “She’s Royal”, the cooler cruise. The Ocean Pelican was brought to life as our members enjoyed scintillating sounds of DJ’s Whiz and DJ Reecie Tee with Whitney Husbands. If you missed it this time, don’t get left behind next time around. Events such as these allows for the Society to interact with its members in an informal and relaxed setting, further fostering that sense of community, that is at the core of a co-operative society. This boat cruise was a symbolic reminder that as we celebrate these forty years, we are sailing into the next forty.

Sip ‘n Paint

Our Youth Arm has been very active throughout the course of the year, and one of the signature events hosted was a Sip and Paint event, specifically geared towards our young members. Children and young adults alike got their creative juices flowing as they painted a magnificent sunset. If you didn’t get the chance to get in the fun this year, fear not, this body is always seeking to engage the membership in unique and exciting ways. Stay tuned!



Corporate Social Responsibility

Adopt a School

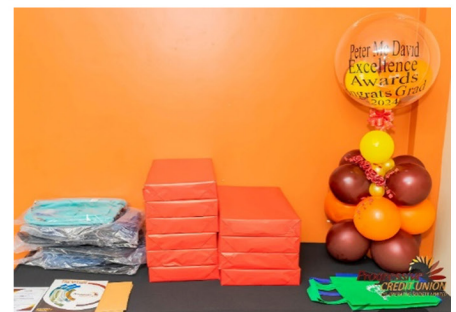
As we reflect on the years that have gone by, we recognize that we have gotten this far because of the contributions of the people that comprise our organization and the communities that house us. With this in mind, Progressive embarked on an "Adopt a School" initiative, where we targeted children in need, at the primary school level, from schools within the communities where the Society operates.

At Progressive Credit Union, we truly believe that the children are indeed the future and so we seek to help nurture that future in whatever way we can. Through this corporate social responsibility thrust, we were able to assist eleven (11) standard four students, in acquiring books for the new academic year.



Excellence Awards

The Society has always recognized the need to encourage our young people as they chart their course in this journey of life, via their various academic pursuits. This principle was the genesis of the Peter Mc David Excellence Awards, which is celebrated annually, and this year was no different. At a ceremony held at our Barataria branch, several achievers, having successfully completed their S.E.A., C.S.E.C., C.A.P.E. and Tertiary Examinations, were honored for their achievements. Laptops and monetary contributions towards shares and deposits were presented to the awardees. We congratulate these rising stars, and we encourage all our members to continue striving for excellence. The sky is the limit!



Credit Union Opening Ceremony

Traditionally, October is a month of great significance to Co-operative Societies, as it celebrates and highlights the work of credit unions all over the world. The most noted festivity is International Credit Union Day, which is celebrated on the third Thursday of October. Credit Union Day was established in 1948 by the Credit Union National Association to promote the credit union philosophy of “people helping people” and to raise awareness about credit unions’ history and achievements.

Credit unions are not-for-profit, member-owned cooperatives that are committed to the financial success of the individuals, families, and communities they serve. Is that not reason enough to celebrate? This year, our opening ceremony was held on Sunday 13th October 2024 at the Irwin Park, High Street, Siparia. This event is particularly special, as it also fosters a sense of community among the various Co-operative Societies outside of Progressive Credit Union. It gives members the opportunity to network while having a fun filled day.



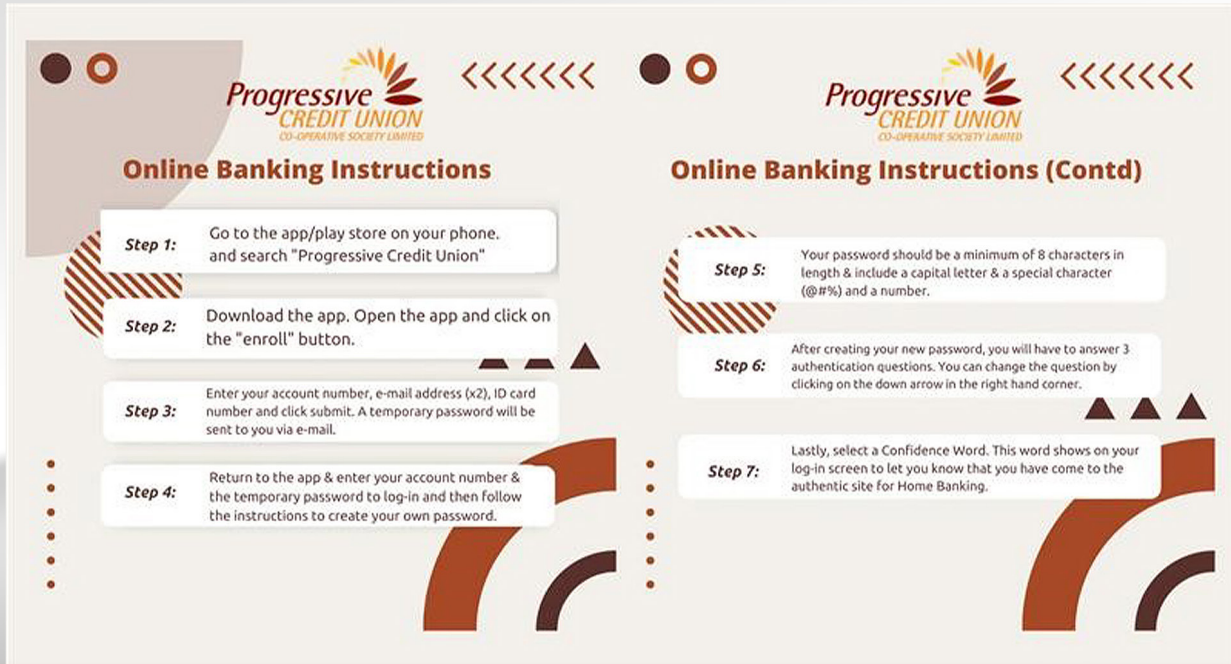
Membership Appreciation

International Credit Union Day was celebrated on October 17th 2024 and the Society thought that day fitting, to have our membership appreciation, which took the form of health fairs across our various branches. We partnered with several health care providers the likes of the South West Regional Health Authority, Tobago Regional Health Authority, Value Optical, Diabetes Association of Trinidad and Tobago, Herbalife and Courts Optical. These providers delivered blood pressure, blood glucose, vision screening and nutrition advise. A token of appreciation and light refreshments were also given out to members that visited on that day. Progressive Credit Union has only made it thus far because of you, our valued and loyal members, and for this we are eternally grateful and will continue to show that gratitude in any way that we can.



Online Banking

Have you signed up for online banking as yet? In this ever-advancing technological world, it is of utmost importance that we keep abreast with the associated trends. To this end, the Society has launched our online banking portal, which allows you to obtain easy access to your account at any time. For those who haven't signed up as yet, here's a look at what you need to do:



Online Banking Instructions

- Step 1:** Go to the app/play store on your phone. and search "Progressive Credit Union"
- Step 2:** Download the app. Open the app and click on the "enroll" button.
- Step 3:** Enter your account number, e-mail address (x2), ID card number and click submit. A temporary password will be sent to you via e-mail.
- Step 4:** Return to the app & enter your account number & the temporary password to log-in and then follow the instructions to create your own password.

Online Banking Instructions (Contd)

- Step 5:** Your password should be a minimum of 8 characters in length & include a capital letter & a special character (@#%) and a number.
- Step 6:** After creating your new password, you will have to answer 3 authentication questions. You can change the question by clicking on the down arrow in the right hand corner.
- Step 7:** Lastly, select a Confidence Word. This word shows on your log-in screen to let you know that you have come to the authentic site for Home Banking.



Condolences

To those members who have passed away during this past year, we offer our sincere condolences to the families, and we wish that their souls rest in eternal peace.

My Progress with Progressive

Progressive Credit Union, prides itself on being a source of development in some way or the other for its members, further emphasizing our tagline "Your Achievement, Our Goal". This forms the basis behind what we do, and here are just a few examples of this coming into fruition:



"I express my sincere gratitude to Progressive Credit Union for the incredible benefits I have gained through the Peter McDavid Excellence Awards and the Internship Program, where I gained valuable real-world working experience. This has been instrumental in shaping my career path and I am truly appreciative of everything I have learned."

– **Nathalia Romeo**



"Progressive credit union have been extremely wonderful to me throughout the years providing financial assistance and advice for my children's education, down-payment for my home and so much more."

– **Ray Parris**



"Built a relationship with this Credit Union for the past 24 years. Three (3) car loans plus ordinary loans later, I'm very impressed with their service... low fees and low loan interest rates and the impeccable customer service...I'm here to stay!"

– **Nicole Mc Gerald**



A Little Fun!

Credit Union

S Q A C I U F W R E K D I P G Z O
 F N L C Z S O C N X F B M M Z Q I
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Member	joint	rates	Loans
Local	Money	work	cash
rich			

😂 Laugh a Little

Q: Why is dough another word for money?

A: Because everyone kneads it.

©
KEEP CALM
 AND
JOIN A CREDIT UNION



Kitchen Corner

CHRISTMAS COOKIES

Ingredients

225g / 1 cup unsalted butter , softened (or use salted, skip salt)
 1 cup caster/superfine sugar (granulated/ordinary white sugar is ok too)
 1 1/2 tsp vanilla extract
 1 large egg (55-60g / 1.9-2oz)
 3 cups flour , plain / all purpose
 3/4 tsp baking powder
 3/4 tsp salt

Icing

1 cup confectioners' sugar
 2 teaspoons milk, or more if needed
 2 teaspoons light corn syrup
 1/4 teaspoon almond extract
 Assorted food colouring

Instructions

Preheat Oven to 180°C / 350°F (160°C fan). Line 2 baking sheets with parchment paper.
 Beat butter and sugar in a large bowl until creamy (1 minute on speed 5)
 Add egg and vanilla, beat until completely combined.
 Add flour, baking powder, and salt.
 Start mixing slowly, then beat until the flour is incorporated - it will be clumpy.
 Dust work surface with flour, scrape dough out of bowl. Pat together then cut in half, then shape into 2 discs.
 Roll out to 0.3cm / 1/8" (for thinner, crispier cookies) or 0.6cm / 1/4" (for thicker, softer cookies), sprinkling with flour under and over the dough so it doesn't stick.
 Use cookie cutters to press out shapes and use a knife or spatula to transfer shapes to prepared baking sheets. (Keep dough that doesn't fit in the oven in the fridge).
 Bake for 10 minutes, swapping trays halfway (Note 2), until the surface is pale golden and the edges are just beginning to turn light golden.
 Allow cookies to cool completely on trays (they will finish cooking on the trays).

Icing:

Gather all ingredients.
 Stir together confectioners' sugar and milk in a small bowl until smooth.
 Beat in corn syrup and almond extract until icing is smooth and glossy. If icing is too thick, add more corn syrup.
 Divide into separate bowls and add food colourings to each to desired intensity.
 Dip cookies or paint them with a brush.

Enjoy!!!





Christmas Health Tips: *Staying Merry and Healthy*

The Christmas season is a time of joy, celebration and togetherness. While the festivities bring happiness, they can also pose challenges to our health. From indulgent feasts to hectic schedules, it's essential to prioritize your well-being during this special time. Here are some important health tips to ensure you stay merry and healthy throughout the Christmas holiday season.



Maintain a Healthy Diet.

Some may think that maintaining a healthy diet during the holiday season is nearly impossible. The abundance of delicious treats can be tempting, but it's crucial to maintain a balanced diet. Enjoy your favorite festive foods in moderation and incorporate plenty of fruits, vegetables and lean proteins into your meals. This approach will help you indulge without overloading on excessive calories and unhealthy fats. Also, make a conscious effort to drink an adequate amount of water each day. Proper hydration supports digestion, boosts energy levels and can even help control your appetite, preventing overeating.



Manage Stress.

The holiday season, while joyous, can also be stressful due to various commitments and expectations. Practice stress-management techniques such as deep breathing, meditation or yoga to help alleviate tension. Maintaining an exercise routine not only helps control weight but also improves mood and reduces stress as well. Setting realistic expectations for yourself and prioritizing self-care will ensure a more relaxed and enjoyable holiday experience.

Get Adequate Sleep.

Amidst the excitement and late-night celebrations, don't compromise on sleep. Aim for 7-9 hours of quality sleep each night. Proper rest is essential for overall health, and it can positively impact your mood, immune system and ability to handle holiday-related stress.

Practice Safe Celebrations.

If you're celebrating with others, be mindful of public health guidelines, especially if there are concerns about infectious diseases. During holiday gatherings, people come together in close quarters, increasing the risk of flu transmission. Even if you consider yourself healthy and resilient, getting vaccinated is a responsible choice that helps prevent the spread of the flu within your community. Also, practicing good hygiene, encouraging hand washing and considering outdoor activities when possible are all ways to protect your health, ensuring you can fully enjoy the festive season without the worry of unexpected illness. In the case if you or others are feeling unwell, it's okay to adjust plans to prioritize everyone's health and safety.

Source: G.M. Health, 2023. Available at: <https://emhealth.org/2023/12/01/staying-merry-and-healthy-essential-health-tips-for-a-joyful-christmas-season/>

A Look at 2025

<p>January</p> <ul style="list-style-type: none"> o Carnival Jersey Sale 	<p>February</p> <ul style="list-style-type: none"> o Valentine's Day Competition o Aerobics Burnout 	<p>March</p> <ul style="list-style-type: none"> o Small Business Development Program (Barataria & San Fernando) 	<p>April</p> <ul style="list-style-type: none"> o AGM o I Love My Credit Union Program o Environmental Tour
<p>May</p> <ul style="list-style-type: none"> o Mother's Day Bundle Appliance Sale o Boat Cruise 	<p>June</p> <ul style="list-style-type: none"> o Father's Day Appliance Sale o Sports and Family Day o Small Business Development Program (Tobago) 	<p>July</p> <ul style="list-style-type: none"> o Social Media Contest o Annual Walkathon o Sip and Paint 	<p>August</p> <ul style="list-style-type: none"> o Independence Day Appliance Sale o Poolside Back in Times Party o Annual Cookout o Down the Islands Tour
<p>September</p> <ul style="list-style-type: none"> o Republic Day Appliance Sale o Peter Mc David Excellence Awards 	<p>October</p> <ul style="list-style-type: none"> o Member Appreciation Celebrations 	<p>November</p> <ul style="list-style-type: none"> o Christmas Bundle Appliance Sale 	<p>December</p> <ul style="list-style-type: none"> o 12 Days of Christmas Spin the Wheel o Children's Christmas Party



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