

MEMBER Newsletter

OCTOBER 2019



Vision

To be the premier financial co-operative regionally with an international presence exceeding members' economic and social expectations

Mission

To be a dynamic financial co-operative delivering superior quality service to our membership in accordance with sound business practices

Core Values

- Member Focused
- Honesty and Integrity
- Innovativeness
- Professionalism
- Confidentiality
- Accountability
- Impartiality



For further details
contact Call Centre at:
800-4ECU (4328) OR
800-LOAN (5626)

Website:
www.ecunewexperience.com

Your Eastern Credit Union!

With you being a part owner of Eastern Credit Union, it is our duty to ensure that you are aware of all our operations, events and intentions. While we have established a social media presence, we seek to have balance between modern and traditional means of communication. As a result, this newsletter was created to provide a traditional outlet to share information alongside our social media pages. Through this newsletter, we hope that all our members will be connected, informed and aware of everything ECU!

CREDIT UNION MONTH

In October we celebrate Credit Union Month. For all of October, Eastern Credit Union along with other financial co-operatives in Trinidad and Tobago will be celebrating the success of the credit union movement.

The opening of Credit Union month will be celebrated on the 13th of October at the University of the West Indies Sport and Physical Education Center (UWI SPEC).

All are invited to be a part.

Also, on the 17th of October, head to your branch or the nearest branch to you and join us in celebrating International Credit Union Day.

The theme this year is for International Credit Union Day is: "Local Service; Global Reach"

CREDIT UNION ORGANIZATION AND MANAGEMENT PROGRAMME

Eastern Credit Union will be commencing its highly anticipated Credit Union Organization and Management Programme. The programme is expected to begin on October 5th and ends November 2nd, 2019. The management programme prepares individuals wishing to serve on a credit union's board or committees.

There are ten modules in total. Topics such as The Credit Union Movement, History, Philosophy, Principles and Evolution as well as Personal Financial Planning will be covered.

Registration Fee: \$750.00

members/\$1,500.00 non-members.

For further information visit our website at www.ecunewexperience.com or call our call centre at 800-4328

DO RIGHT CAMPAIGN



On the 8th of August Eastern Credit Union launched its Do Right Campaign and has since contributed significantly to individuals, communities and organizations. The Do Right Campaign is a yearlong initiative of public engagement, events and activities to promote healthy lifestyles and to positively impact society and the environment. The Campaign is also intended to support the achievement of the United Nations Sustainable Development Goals.

Initiatives completed under the campaign:

- **Trinidad and Tobago Police Service Partnership (TTPS)**
- In support of the "I Support our Service" campaign launched by the TTPS, Eastern Credit Union donated \$500 sunglasses, branded shades and sun visors. EPL Properties Limited also granted 10 individuals free gym membership for a month among other contributions.
- **Children of the Promise Foundation Partnership (CPF)**
- The Children of the Promise Foundation, a non-profitable organization whose mandate is to provide safe spaces and relevant support to at risk children where they can learn, pray and grow, has opened two new development centres in Laventille and Tobago. Eastern Credit Union has positioned itself as a financier of their operations.

■ Ronaldo Del Young Sponsorship

- Enterprise resident, Ronaldo Del Young just got \$50,000.00 from Eastern Credit Union. The sponsorship was granted to help Ronaldo's mom, Sharon Joseph-Del Young; our member since 1999, finance Ronaldo's undergraduate tuition at the University of Waterloo.

■ Vessigny Beach Clean-Up

- As part of an international effort to clean beaches to mitigate water pollution and to preserve life below water, Eastern Credit Union was charged with the responsibility of disposing all litter found on Vessigny beach.

TODAY @ EASTERN

"Today @ Eastern," is a brand new initiative to host beneficial workshops to the public. At these workshop session, professionals from various fields will featured and they will share relevant knowledge and skills to attendees based on the topic presented.

The first of these session is set to take place on the 15th October and continue on the 22nd of October. Keron Mc Leish, an online business educator, will be our first featured professional.

Attendance is free for Eastern Credit Union members. Non-members will be charged a fee of \$200. This event is open to anyone however registration must be done as soon as possible as spaces are limited. Don't miss out!

Register at www.ecunewexperience.com or call our call centre at 800-4328.

FINANCIAL WEALTH

The best way to properly enjoy your salary is to budget. By budgeting you'll be sure to cover all expenses, save and use money for your pleasure. So what's a basic budget you can use? Let's get into it:

- List all your actual expenses that subtracts from your income such as bills, transportation cost, groceries etc
 - From the remainder, save a comfortable amount, maybe 10%
 - The money that remains can be used for your enjoyment.
- Plan events on a calendar in accordance to the money remaining.

CREDIT UNION FACTS

Did you know?

- The first credit union was established in 1846 in Germany by Friedrich Wilhelm Raiffeisen
- Eastern Credit Union began on April 16, 1973 with 22 members

Life Hack

Are you fatigued, stressed, suffer from constant headaches or regularly endure joint pains? Before you spend a lot of money to consult a doctor or buy "recommended medication" from a pharmacist, why don't you try drinking some more water! Often, dehydration occurs in our bodies and we rarely realize that the lack of water intake is the source of our ailments. Drinking plenty water on a daily basis has many benefits:

- Water helps with weight loss
- Water reduces stress
- Water maintains blood pressure
- Water boosts skin health and beauty
- Water lubricates joints
- Water ensures the proper functioning of the digestive system

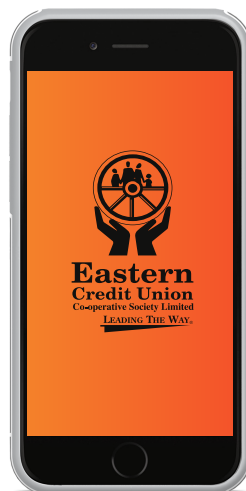
So the next time you feel something wrong with your body, grab a glass of water and hydrate yourself.

DIGITAL BRANCH

Ever heard of a digital branch?

Well, at Government Plaza, Richmond St. Port of Spain, we will be introducing a kiosk or "digital branch" where non-cash transactions can be processed. For example, new membership applications and statements can be processed at the kiosk.

While the kiosk will not be able to perform cash transactions, an ATM will be placed nearby for withdrawals.



LOAN APP FOR SMART DEVICES

While we seek to shorten the in branch processing time, we are also working on an AAD Loan Application (App) for members to complete an AAD loan transaction using a smart device.



Member Testimonial

We asked Darrien Rouse of the Barataria branch,

“How do you feel about Eastern Credit Union’s Service?”

Here’s what he had to say:

“Eastern Service is one of the best. I have been in Eastern Credit Union since I was 5 years old. In term of getting stuff processed, the processes are smooth. They don’t take long. I always enjoy the customer service. Everything is nice. I thoroughly enjoy the service.”

If you have a testimonial or suggestion you would like to share with us, please go to our website and include it in our Member Experience portal or place a written version of it in any of our suggestion boxes at our branches.

Calendar of Events

	SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
OCTOBER 2019			1	2	3	4	5 •Credit Union Organisation & Management Programme
	6	7	8	9 •Credit Union Organisation & Management Programme	10	11 •A Ballroom & Latin Affair	12 •Credit Union Organisation & Management Programme
	13	14	15 • Today @ Eastern	16 •Credit Union Organisation & Management Programme	17 • International Credit Union Day	18	19 • Credit Union Organisation & Management Programme • San Fernando Branch Anniversary Celebration
	20	21	22 • Today @ Eastern	23 •Credit Union Organisation & Management Programme	24	25 • Latin Dance Lime	26 •Credit Union Organisation & Management Programme
	27	28	29	30 •Credit Union Organisation & Management Programme	31		

	SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
NOVEMBER 2019						1	2 •Credit Union Organisation & Management Programme
	3	4	5	6	7	8 •Special Edition Latin Dance Lime	9
	10	11	12	13	14	15	16 • Diabetes Walk
	17	18 • CaribDE 36	19 • CaribDE 36	20 • CaribDE 36	21 • CaribDE 36	22 • CaribDE 36	23 • CaribDE 36
	24 • CaribDE 36 • Children's Christmas Party (Tobago)	25	26	27	28 •The Mix - Edutainment Series	29	30

	SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
DECEMBER 2019	1	2	3	4	5	6	7
	8	9 • Children's Christmas Party (Trinidad)	10	11	12	13	14 • La Joya Christmas Village
	15	16	17	18	19	20	21
	22	23	24	25	26	27 • Chaguanas Branch Anniversary Celebration	28
	29	30	31				