



"GOING BEYOND ORDINARY"



in this
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"GOING BEYOND ORDINARY" LAUNCH



At AGECU, we believe that our members deserve a future that is powered by prosperity and financial growth. So, we are excited to usher in a bright, new era at AGECU by improving to serve our members better.

Given the challenging times, the Credit Union is rebranding and transforming itself into a modern-day, financial entity that offers its members improved access to individualized financial solutions, as well as competitive products and services. As the world moves towards the next normal, AGECU believes that it has a significant role to play in helping its member communities to rebuild, strengthen and become more resilient in times of uncertainty.

We will be providing an array of financial solutions, delivered through both traditional and digital business channels, so that members have the opportunity to conduct business at their convenience and with ease. We'll be "GOING BEYOND ORDINARY" with the changes and took the bold step of launching the initiative in August, 2021 with several activities:

- A Commemorative Ceremony
- A Virtual Town Hall Meeting
- A Needs Assessment Survey

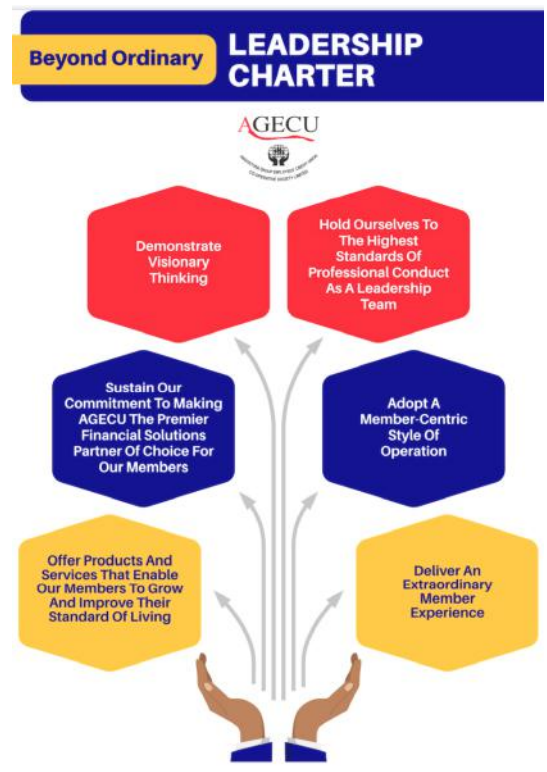
The Commemorative Ceremony included pledges of commitment, unveiling of a leadership charter and entertainment by a talented member.

We invite you to view the video on our Facebook page. The Virtual Town Hall Meeting was a members' forum that served up valuable feedback from members on what they want, need and expect from the Credit Union. The Needs Assessment Survey was another valuable source of feedback on how AGECU can begin to serve its members more fully.

Having kicked-off an ambitious project like this one, we're starting to sharpen the inside of the organization, by updating our processes, becoming more efficient in day to day operations and getting ready to launch our online platform, to make life a little easier for our members.

Whilst getting up to speed is important, know what's just as important to us? Celebrating our members and your loyalty to AGECU. So, going forward, you can look out for the birthday greetings, wellness webinars, small business directory, special education programs on wealth creation and, of course, special loan products designed to help you to live well and prosper. The future looks bright as we invite you to join us on this journey to "BEYOND ORDINARY", and begin to serve you in new and exciting ways.

We invite you to look out for frequent updates on our Facebook and Instagram pages over the coming weeks.



Testimonials

WHAT OUR MEMBERS SAY ABOUT US...

"I am proud to give my testimony on how A.G.E.C.U. made my dreams come to reality over the last 18 years.

- Financing for many dream vacations within one week.*
- Financing for my dream car in one week.*
- Financing for my dream wedding and honeymoon in one week.*
- Financing for my Master's program in one week.*
- In addition, financing for medical expense for family member in one hour.*

Thank you A.G.E.C.U.. "



Marlon Farmer



"I have been fortunate enough to serve on the Education and Supervisory Committees as well as the Board of Directors and I must say I have thoroughly enjoyed the camaraderie and teamwork demonstrated in achieving the AGEUCU's goals and membership satisfaction. The AGEUCU feels like 'home' to many of us, and once I am able to, I will continue to serve our members in any capacity needed."

Struanell Peters

"A.G.E.C.U Credit Union, by the the grace of God, have afforded me the opportunity to have my own home and purchase several vehicles through their aid. They were also instrumental in the peace of mind that I have as a retiree, materially. I would recommend this credit union and their services to everyone who has the opportunity to join. I have no regrets!"



Dennis Browne



INVESTMENT AND WEALTH CREATION

At AGEUCU, we want to provide a platform that enables financial security to our members.

Wealth Creation also allows our members the ability to reach their aspirational goals.

3 Steps to Building Wealth

1: Develop Multiple Sources of Income

To increase your wealth, develop multiple sources of income. Avoid quick “get rich” schemes and look initially for symbiotic income streams that are similar in nature to the income streams that you already have.

If you’re thinking about developing multiple sources of income, consider the following:

- What do you enjoy doing?

You are likely to be more successful financially if you do something that you enjoy.

- What will pay well?

Look at income streams that you enjoy but also will meet your financial expectations in terms of a second income stream.

- What are you good at?

Look at the things that you are good at and see if you can develop that ‘like’ into a second income stream.



2: Pay Yourself First and Develop a Passive Source Of Income

Most persons priority payments are to their mortgage company or landlord, the credit card company, the phone, and cable company and what is left over is what they pay themselves.

To avoid this trap, pay yourself first by setting up a direct debit to an investment account so that money is taken from your account as soon as you are paid and made to work for you as passive income. The money that accumulates in this account can be used to generate the funds needed to make investments that can truly build your wealth.

3: Invest Money Appropriately

Placing money into your savings account monthly may seem like a good way to build wealth but it often isn't because the returns offered on savings accounts offer a poor return when the impact of inflation is also considered.

If you want to build significant wealth you need to take on some risk in your investments. This is where your investment adviser can help. Investment advisers can help you determine your risk tolerance and desired return. They can also assist you in quantifying all the constituents of your financial existence. This would include your current and projected income, your investment time horizon and your cash flow or liquidity needs in both the short and medium term.

Following on from this, a financial adviser can determine an appropriate asset allocation for you based upon your unique investment and risk profile.

Conclusions

The three best tried and tested techniques for creating wealth are:

✓ 1. Earn enough money

This is easier if you have more than one income stream and do things to generate income that you enjoy, are skilled at and pay well.

✓ 2. Pay yourself first

Track your spending, trim off the fat and save money through the development of a detailed budget and financial plan.

✓ 3. Get professional advice

Together with the assistance of a financial adviser, take on some risk and make prudent financial investments.



Health & Wellness

with



Diane Henderson

WATCH THOSE HABITS!

On a daily basis we move through our routines without thought, following the same schedules day in and day out. Most times our routines do not include prioritizing our health. Due to the COVID-19 pandemic, many have come to the realization that health is important and should be made a priority in our lives. But how would you do that when it's so hard to change habits.

Habits are "a settled or regular tendency or practice, especially one that is hard to give up"; for instance, "he has an annoying habit of interrupting me". Other synonyms are practice, custom, pattern or routine.

According to Simon Sinek, well known author and motivational speaker, "Action creates change". We do not need to be motivated to commence a healthy programme or routine; all that is needed is for you to commit and take action!

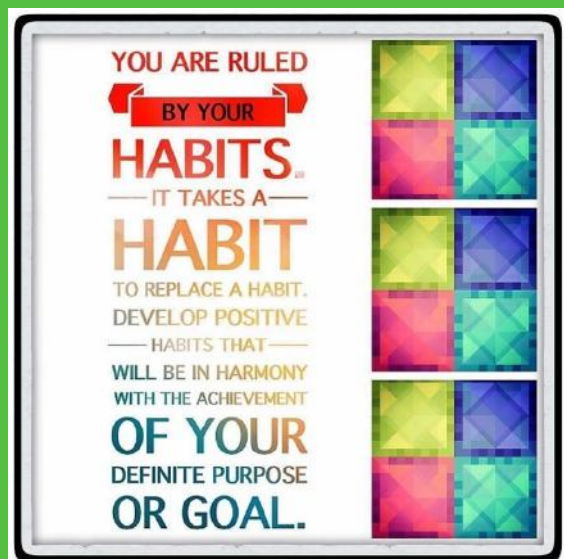
Here are a few steps to consider:

- ✓ Commit to making changes in your daily schedule to the improvement or maintenance of your health.
- ✓ Make reachable goals, i.e. go for small steps for instance just 10 mins walk a day or doing 5 push ups and 10 air squats a day.
- ✓ Schedule your plan into your phone or calendar with reminders.
- ✓ Action, get it done early in the day so as not to put off for later on.

It would become necessary for you to be consistent, taking one step at a time. However, be kind to yourself in whatever you do.

Start easy and progress, but more on this later on.

"The point of a morning routine is to feel courageous, bold, and ready to take on the rest of the day." - Evan Carmichael



Smoothie Recipes



3

Healthy Immune Boosting Juices



Beet, Carrot, & Ginger Juice

- 4 Large Beets peeled and quartered
- 5 Carrots washed (peeled if not organic)
- 2 Green Apples washed and quartered
- 1 Small Knob of Ginger peeled (about 1 Tbsp)
- 1 Lemon peeled

Green Juice

- 6 cups Spinach or Kale washed
- 1 Large Cucumber washed
- 2 Green Apples washed and quartered
- 2 Green Pears washed and quartered
- 1 Lemon peeled

Carrot, Orange, & Ginger Juice

- 5 Carrots washed
- 3 Oranges peeled
- 1 Lemon peeled
- 1 Small Knob of Ginger peeled (about 1 Tbsp)

BLEND & ENJOY

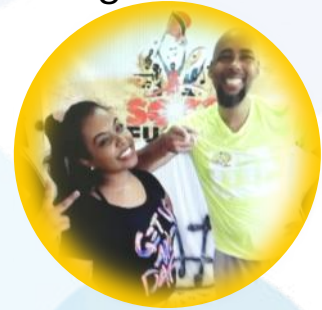
Junior members are an integral part of AGEUCU'S membership as they are the future of our organization.

Three (3) webinars were executed and included the following:

- Ms. Michelle Borel - Motivational Speaker
- Zumba Fitness with Andy & Nadiya
- Mr. Leroy Lewis - Psychologist



Ms. Michelle Borel was emboldening as she spoke on improving one's self-esteem and confidence; also about using articulators to convey my message to an audience and a few tips to improve my public speaking skills.



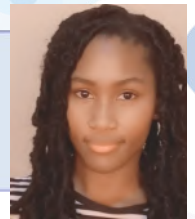
Zumba was lively, energetic and fun for all ages with both Zumba instructors Mr. Andy and Ms. Nadiya. The music choices were great, the steps were easy to follow and broken down in a way everyone could understand them.

Mr. Leroy Lewis spoke about everything from the coping strategies with online school to the transitioning back into physical school, the impact of Covid on a child's psychological and social well-being. This was delivered through a very informative and engaging PowerPoint presentation.



The North West Regional Chapter of the Co-operative Credit Union League of Trinidad and Tobago held their 2nd Annual Youth Conference on Saturday 28th of August. Some featured topics were: the advantages and disadvantages of virtual learning, helpful tips in successful remote learning, the importance of working hard, having audacity, tenacity, money management skills, the importance of having a plan, guarding your brand and the importance of putting your goals and life in equilibrium.

"I was grateful to have gotten this experience. These topics empowered, motivated and encouraged me to take on my future ventures with confidence. At the end of the conference some youth members entertained us with their many talents: a pianist, poet, drummer and musician." - Gabrielle Lara



.REVIEWS

★★★★★



"I attended the junior member activity titled "Public Speaking, Self-Esteem and Confidence Building" hosted by Ms Michelle Borel, a Motivational Speaker. She explained to us about speaking confidently in front of crowds, friends and on stage. I learnt that even when being shy, speaking up or being louder at times also helps. This webinar was very engaging and raised my self-esteem a lot. I was able to share my stories and listen to other participants express their own experiences. Prizes were also given to which I received two gift vouchers and was extremely happy. I have definitely learnt from this and feel more comfortable speaking in front of people and making myself heard." - Kayla-Marie Ragoonanan

2 Apps to Help You Save

How much is the moon worth?
Answer: One dollar, because it has four quarters.

What did one penny say to another penny?
Answer: We make cents.

What do dolphins use for money?
Answer: Sand dollars!

What happens when your kids want to buy a tortoise?
Answer: You shell out a lot of money.



KIDFUND

Turn sharing into savings.

Money fuels kids' potential. Saving it should be easier.

Kidfund is completely free, fun and easy to use. Download the app today!



Kidfund is a savings account designed specifically for kids. Parents can contribute money to their child's Kidfund account. And friends and family members can add gift monies to a child's Kidfund account as well.

Color Me Mine
 The Art Of Having Fun



BusyKid is an app that helps kids to earn, save, donate, spend and invest money. With the earning feature on the app, parents can set up regular or occasional chores. Kids complete the tasks and mark on the app when they're finished.



Money Word Search

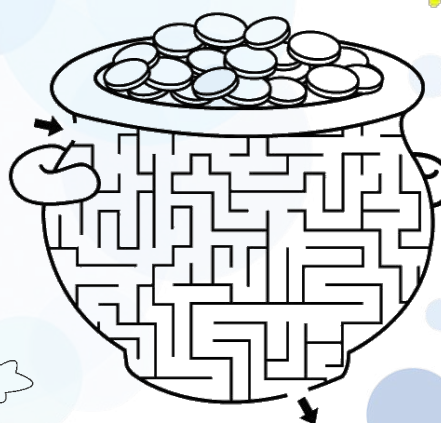
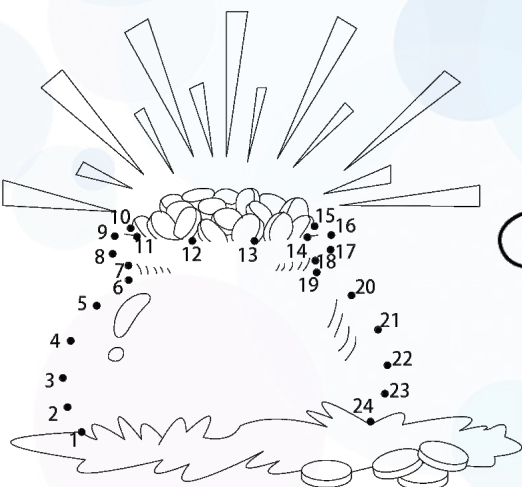


Words to find...

BANK	INTEREST	SAVER
BORROWER	JOBS	SAVING
BUDGETING	NEEDS	SECURITY
CASH	PENCE	SPENDING
CURRENT	POUNDS	WANTS

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

BACK TO SCHOOL STATIONERY INITIATIVE

The Charity Drive was a resounding success. Members contributions totaled \$14,344.60 and AGECU contributed five (5) secondary stationery packages. A total of sixty (60) packages were distributed to three (3) primary schools and forty (40) packages to three (3) secondary schools. Thank you to all the members who contributed to this initiative.



Hockett Baptist Primary School
20 Packages



Success Laventille RC School
20 Packages



Morvant Anglican School
20 Packages



Success Laventille Secondary School
15 Packages



Russell Latapy Secondary School
10 Packages

Servol Junior Life Centre
15 Packages



• NEXT ISSUE

Webinars for the Adult members:

- CUNA
- Financial Wellness
- Wills & Trust

Newsletter Supplement
Dec 2021 - Credit Union
Month Activities

Tips

COVID-19

How should I wash fruit and vegetables in the time of COVID-19?

Wash them the same way you would in any other circumstance.

Before handling them, wash your hands with soap and water.

Then, wash fruit and vegetables thoroughly with clean water, especially if you eat them raw.



17 April 2020

#Coronavirus

#COVID19



SMALL BUSINESS MEMBER DIRECTORY

MEMBERS SUPPORTING MEMBERS



ACCESSORIZE HER

Party supply & Rental shop - Handcrafted & customized products

398-6342
leekerlene@gmail.com
IN: accessorize_her_tt



CAKE CREATIONS BY NATALIE

We provide delicious cakes made with fresh & supreme fruits & ingredients

784-9108 / 685-7159
FB/IN:
Cake creations by Natalie



FARMS ELECTRICAL SERVICE

Electrical Installation and troubleshooting; domestic and commercial

393-7213
farmermarlon_007@yahoo.com



LASH COVE

They're perfect for holidays, a big event or just perfect lashes every day

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RL SOUND SERVICE

For meetings, recordings, DJ Services, Online Purchasing, Computer hardware & software services, rentals PA System

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