## **MESSAGE FROM YOUR PRESIDENT**

Fellow members, as you may know, Trinidad and Tobago have now reached the point of community spread in the transmission of the Covid-19 coronavirus. The Government has introduced guidelines in an effort to contain the second wave spread of the virus.

One of the second wave guidelines addresses mass gatherings and as a result, has impacted our credit union ability to schedule your 2019 Annual General Meeting (AGM), which had to be postponed until further notice.

Recently, the Commissioner for Co-operatives approved and provided Credit Unions with specific guidelines regarding how to address the payment of dividends during the pandemic. In accordance with Sect.47 (2) of the Co-operatives Societies Act (CSA) and in these uncertain circumstances only, the Commissioner has given approval for a payment of 75% of the proposed dividend as an Interim Payment to members.

I would like to remind you of your social responsibility as individuals, to wear your face mask in public at all times, stay at home and limit your movement while practising social distancing in public spaces. If you are visiting the credit union office, you will be allowed to enter once you have on a face mask or shield. Your co-operation with staff and our Covid-19 guidelines will be greatly appreciated.

We continue to do our part as a responsible credit union, as the country continues its fight to manage and mitigate the impact of this global COVID-19 pandemic, we trust that you and your family are doing your part to keep safe.

The board and I would like to continue encouraging you to visit your credit union website and social media platforms for updates.

Thanks and regards.

Robin Samlalsingh



