



HUGGINS
Credit Union
Co-operative Society Limited

Quarterly

July - September 2024 - Issue 3



Richmond Afrane

Pan-Africanist, Educator and Mentor

Looking for a loan to renovate your home?

**Huggins C.U. is here for you.
Apply today for your loan
and move into your dream
home!**

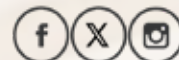
Call (868) 622-4810, WhatsApp (868) 299-9506 or visit our office today.

Lets discuss your needs and start your loan application.

Loan will be subject to normal lending criteria.



#35 Roberts Street, Woodbrook, Trinidad, W.I.
Tel: 868 622-4810, Tel/Fax: 868 622-3392, Cell: 868 299-9506
Email: info@hugginscu.com, Website: www.hugginscu.com



Editor's Note

Esteemed members, the Education Committee is pleased to offer to you continued dedication and hard work because we believe that education is essential and informative.

At our recently concluded Annual General Meeting held on Saturday, 20th July, 2024 new members were elected to the Board of Directors, Credit Committee and the Supervisory Committee. We all have faith that the members of these committees will serve us well through excellent governance and integrity.

The Education Committee now consists of:

Rachel Briggs –	Chairperson
Aliesha Spears -	Secretary
Kyran Williams -	Records Keeper
Emma-Marie Morales –	Member
Jaden Thorpe –	Member
Galene Gabriel –	Liaison Officer



In closing I will like to thank all previous Education Committee members for their dedication and service. Any member with a suggestion or contribution can feel free to contact the office at 622-4810.

Cooperatively yours,

Rachel

Rachel Briggs,
Chairperson
Education Committee



Celebrating

62 years of Independence and
48 years as a Twin Island Republic

Contents

5 **CO-OPERATIVES
PRINCIPLES**

7 Introducing
GHANA'S MOVIE MAKER

11 **IMARA HECTOR-JOSEPH**
My Dream Job

12 **AYANNA ANTOINE**

15 Huggins Quarterly
ONE on ONE Melanie Purcell-Guy

16 Introducing the 2024/25
EDUCATION COMMITTEE

17 Today's Alternatives
RESENT, RESIGN OR REJOICE

18 **FUN PAGE**

Contributors

•RACHEL BRIGGS
•EMMA-MARIE MORALES

•KEFIRA MCCLEAN
•IMARA HECTOR-JOSEPH



COOPERATIVE PRINCIPLES

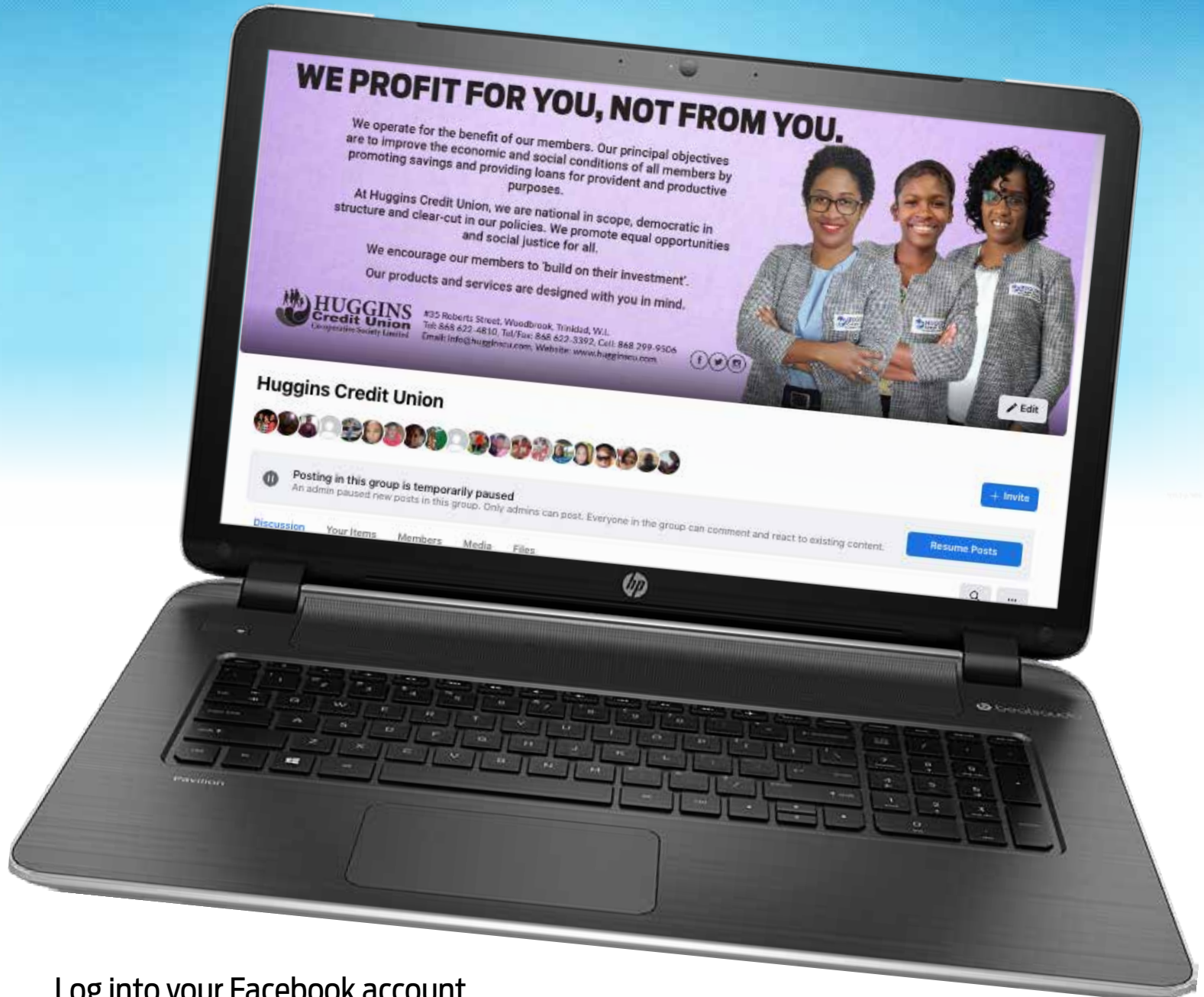
The Seven Cooperative Principles are a set of principles established by the International Cooperative Alliance (ICA) to guide the functioning and governance of cooperatives worldwide. These principles ensure that cooperatives remain true to their core values while adapting to the changing needs of their members and communities.

1. **Voluntary and Open Membership:** Cooperatives are voluntary organizations open to all persons capable of using their services, without gender, social, racial, political, or religious discrimination. This inclusivity ensures everyone has the opportunity to benefit from and contribute to the cooperative.
2. **Democratic Member Control:** Cooperatives are democratic organisations led by members who actively participate in policy creation and decision-making. Members have equal voting rights, giving them the ability to influence the cooperative's direction and goals.
3. **Members' Economic Participation:** Members contribute equitably to and democratically control the capital of their cooperative, allocating surpluses for various purposes.
4. **Autonomy and Independence:** Cooperatives are self-help organisations managed by their members. When they enter into partnerships with other organisations or raise finance from outside sources, they do so on conditions that enable democratic governance by their members while retaining cooperative autonomy.
5. **Education, Training, and Information:** Cooperatives provide education and training for members, elected representatives, managers, and employees to contribute effectively to the development of their cooperatives. They also inform the general public about the nature and benefits of cooperation, enhancing their capacity to grow and adapt in a changing environment.
6. **Cooperative Cooperation:** Working together through local, national, regional, and worldwide frameworks allows cooperatives to serve their members more efficiently and strengthens the cooperative movement.
7. **Concern for Community:** Cooperatives work for the sustainable development of their communities through policies approved by their members, emphasizing their role in community development and commitment to social responsibility.

Let's stay connected!

Members! Join our Facebook Group page today and stay connected with us.

It is the only social media platform your credit union will live stream and post EVERYTHING you should know on both Huggins and Plumeria Inn.



Log into your Facebook account

Search for Huggins Credit Union Group page and request to join.

Once you are confirmed as a member of the credit union you be added to the group.



#35 Roberts Street, Woodbrook, Trinidad, W.I.
Tel: 868 622-4810, Tel/Fax: 868 622-3392, Cell: 868 299-9506
Email: info@hugginscu.com, Website: www.hugginscu.com





INTRODUCING GHANA'S MOVIE MAKER

Richmond Afrane

by Rachel Briggs

The United Nations (UN) declared 2013 to 2024 the International Decade for People of African Origin. History has scripted the onslaught of human degradation during the Transatlantic Slave Trade where the inhumane treatment of the African people were sanctioned by those who gained financially. One cannot dispute, manipulate/change or erase this 'bitter' atrocity of our African forebears.

The Republic of Ghana [formerly the British Gold Coast] was one of the countries that fell prey to this demise. Elmina Castle in Ghana bears testament to this. It was a holding bay used for captured Africans who were sold and shipped off into slavery.

In Trinidad and Tobago there are notable nationals with Ghanaian names and surnames such as the late Dr David Quamina (physician, dermatologist, former High Commissioner to Canada from 1986 to 1987 and Independent Senator from 2002 to 2005), Shamfa Cudjoe-Lewis (MP for Tobago West), Winston Cuffie (well-known Pentecostal Preacher in Central Trinidad), Selwyn Cudjoe (professor, historian and scholar), Kwame Lawrence (sports writer), Dr Roi Ankhkara Kwabena (cultural anthropologist), Ato Boldon (olympian), etc

Both countries have a longstanding Pan African relationship since the early 1900s, where George Padmore, Kwame Nkrumah, and Aldwyn Roberts aka Lord Kitchener who penned a calypso for Ghana's Independence – Birth of Ghana – which left an indomitable mark for generations to come. As of 2018 their bilateral trade agreement was strengthened and in 2023 the Ashanti King was the guest of honour at Trinidad and Tobago's 185th Anniversary of Emancipation Celebrations.



In the field of Ghanaian arts and entertainment, more so the film industry commonly called Ghallywood - well-known movie producers/makers such as Shirley Frimpong Manso, Abdul Salam Mumuni, Ivor Agyeman-Duah contributed effortlessly with a determined passion.

The following is an interview with one of Ghana's well-respected film practitioner, Richmond Afrane.

Richmond Afrane, acclaimed Movie Producer/Director/Writer and Media Practitioner, considers himself a Pan-Africanist, Educator and Mentor. Having lectured for ten years at the Institute of Business Management and Journalism he was instrumental in delivering to budding professionals the tenets of journalism together with the ethics of same. Also, using the craft to enhance and develop the lives of others positively. It is his lifelong dream to see the stereotype, if possibly not end, change concerning people of African origin.

His humble beginnings are attributed to the influence of his parents who instilled the reverence of God, being respectful to others, exercising patience and showing courage in difficult times.

A native of Ghana, educated in Kumasi in the Ashanti Region who holds a Certificate in Film Production, Diploma in Journalism and a Degree in Communication and Technology. He has been married for the past fifteen years and is the proud father of a 13-year-old girl and a 9-year-old boy.

The attraction to the arts and entertainment industry as an infant, he recalls as a young adult he would usually sell popcorn to patrons at cinemas. He would admire their delight and listen to their comments after a movie and his passion developed even more, which led him into the industry where he carved a name for himself. The walk was not an easy one in that he had to dedicate his time to the study of the profession in theory, learning the 'ins and outs' in every aspect, facing disappointments and embracing challenges. Meeting people from all walks of life and listening to their stories, though varied, will cause one to wonder how they are coping and surviving.

Afrane soon realized that he had the opportunity to tell stories that could possibly change the negative narrative one may have about Africans in general. Using this effective tool, he worked on projects in the early 2000's such as *Dangerous Mission* [2005], *Evil Heart* [2006], *Innocent Soul* [2007] and *I Hate Women* [2008]. He is currently working on a local traditional epic television series in his country called 'OBRA AKWANTUO' which translates to 'LIFE JOURNEY'.

This man behind the camera also complimented the talent that his country has produced in the likes of Joseph Van Vicker, Jackie Appiah, Yvonne Nelson, Lydia Forson, Joslyn Dumas and others and is positive that there is more upcoming talent behind and on the screen.

A firm believer in humility, he expresses that his work is respected in the continent of Africa and the Caribbean. In five years, he envisions that once the issues with digital



distribution and marketing are ironed out, Netflix will be doing more business with his country. Piracy is also a concern, but with digitization, digital distribution and marketing of movies will help reduce such occurrence. With the improvisation of upgraded cyber security it will be a major deterrent to avoid manipulators/hackers/pirates from 'stealing' one's hard work.

Yes, his eyes are on Hollywood but believes that he has more to accomplish in that he wants to showcase his country's culture to the world. As an Ashanti (the largest ethnic group in Ghana), he sees all the cultures and traditions of his country as tremendous, which is a beautiful tapestry intertwined with shared belief and trust. Development through film production with the portrayal of progressive African stories to the universe is paramount. Where the unknown will become known to everyone.

Afrane is proud to be an ambassador in his own right because he sees himself as serving in this field selflessly. With a small grin on his face, he stated that critics/detractors have their work to do but he intends to remain positive whilst making inroads in the industry. Continuously looking for individuals with talent, who are committed to hard work and having a collective vision for progress and improvement. This, in his view, is serving his nation in the field of arts and entertainment.

His mentors speak for themselves. They are James Cameron, Mel Gibson, Denzel Washington, Kwame Nkrumah, Nelson Mandela, Martin Luther King Jr and Muammar Gaddafi.

As for Trinidad and Tobago, he is happy that the people of this land have a shared history with his country and hopes that our relationship can continue to grow stronger.

In closing, he sees that film production in his country will be used to change stereotypes and misconceptions about the progress, culture, and heart of people of African origin.

Worried about your health or the cost to be healthy?

We have an affordable medical plan!

Huggins C.U. is offering a medical plan to members where they can benefit from a lower group rate.

You can choose a single or family plan that covers medical, dental and vision.

Call us today!

Lets discuss your needs and the cost of your plan.



#35 Roberts Street, Woodbrook, Trinidad, W.I.
Tel: 868 622-4810, Tel/Fax: 868 622-3392, Cell: 868 299-9506
Email: info@hugginscu.com, Website: www.hugginscu.com



IMARA HECTOR-JOSEPH

My Dream Job

by Imara Hector-Joseph

**Imara shares with us her ambition.
Let us read and wish her all the best.**

For most of my life, I wanted to become a doctor, a family practitioner if we're being specific. It was only until earlier this year that I grew to love helping people, since then, my vision of my dream life has changed. I now see myself as a therapist.

There's something special about sitting in a quiet room, listening to someone talk about their troubles and being able to help them. I love to give advice, and guide people, even though it's nearly impossible for me to do the same.

In September I'm entering form two, which means that I have more than enough time to decide what path I want to take. Therapy isn't the ideal job I see for myself in the future, as of now, I see it as a side job.

I know, it may sound a bit confusing, but I'm young enough to be confused, because I have time to straighten everything out. The plans that I have now aren't set in stone, and there's so much time to decide what I want to do.

There's so much options for work, so much fields that you can venture in with having a degree. The only plans that I have for the future, besides starting a family and being successful, are getting a major in some field in medicine and a minor in psychology. To give me the option of becoming a doctor or a therapist. Honestly, I see myself being a doctor, and a therapist. Having a degree in psychology can greatly impact my work in a medical field of my choice.

You can't live life off feelings. I "feel" like I'm meant to be a therapist, but I have to drag myself back to earth and realize that therapy isn't the most stable source of income. I plan on having a family, and one of the best ways to support my future family is having a steady source of income. As a young lady, I often make decisions based on the way that I feel in the moment, and nine times out of ten I end up regretting it. Choosing a major in college is a life changing

decision, far more important than choosing cookies and cream over vanilla. I have a little over five years to make my decision.

When I was born, I was diagnosed with a rare kidney disorder, which caused me to lose my left kidney. Due to my condition, I required constant medical attention and spent most of the first few years of my life in hospitals. I credit my condition for giving me a love of hospitals, and all things medicine. There are very few things that I want in this life than to help people.

In conclusion, through a few months of thinking, I've realized that I want to work in a field that allows the impact of the lives of others, whether I'm a therapist or a doctor. I have more than enough time to make a decision. With God as my guide, I'll make the right choice.



A portrait of Ayanna Antoine, a woman with dark curly hair, wearing a red and black plaid shirt. She is smiling and looking directly at the camera. The background is a plain, light-colored wall with a framed picture partially visible on the right.

AYANNA ANTOINE

Accounting Assistants are the financial heartbeat (human resource) in any accounting/financial department. This department is responsible for the accounting administrative support and fuels accounting policies which is an integral part of any distinguish business. They work directly with Accountants, assisting them with managing the record keeping, financial reporting and controls functions of the Accounting/Financial Department. Accounting Assistants also keep abreast with Accounting Standards and Policies, which are developed and approved by the International Accounting Standard Board. Let us learn a little more from our fellow member, Ayanna Antoine - an Accounting Assistant who served as the Secretary of the Supervisory Committee.

Our fellow cooperators, Ayanna Antoine is a vivacious 43-year-old mother of two who graciously accepted the call to service in 2022 without hesitation. She holds fast to her Christian principles, diligently follows religious and inspirational programs, also spending quality time with her family.

Miss Antoine is currently employed as an Accounting Assistant with one of the most prominent satellite cable television companies in Latin America and the Caribbean – DIRECTV. Her love affair with 'accounting' began in her youthful years in Secondary School when she was introduced to business subjects, and followed in that pathway to the tertiary level giving a clear indication that this is her passion. Her first stint was at a motor sales company where she spent three years as an

accounts receivable/petty cash clerk. Followed by nine years at Huggins Shipping as an accounting clerk in the Receivables and Billing Department; and for the past seven years at Directv her responsibilities in the Billing Section of the Finance Department can be termed as 'a labour of love'.

This profession entails challenges such as managing and analyzing cash inflows, investigation of accounts with queries, reconciliation and analysis of accounts. She embraces a good challenge, where these tasks and more tests her endurance, problem solving and time management skills. Miss Antoine sees it as her obligation to be an excellent team player in supporting her colleagues in any department. She is of the belief that the benefits outweighed the negatives.

She identifies that over the years the finance and accounting industry has evolved with the advancement in technology which resulted in more sophisticated and efficient accounting software programs. She also highlighted our credit union can foster togetherness among the membership by strengthening its collaborative efforts, through effective communication and brotherly commitment.

Encouraged by a then Board member in 2022 to throw her hat into the ring to serve, she gracefully accepted and she is here today. Serving as the Secretary on the Supervisory Committee taught her so much about our credit union and encourage fellow members to make themselves available for service.

Miss Antoine believe that we can improve as a society by implementing creative and innovative strategies for the membership and developing operations and adapting to changes in marketing trends in the Financial Industry, to which our society is no exception.

What aroused her interest since serving are the credit union's governing structure and various laws and regulations in which we operate and as a member of the Supervisory Committee she realized:

1. One is compelled to be knowledgeable and familiar with credit union operations, laws and policies;
2. The fulfillment of responsibilities must be encouraged in all committees; and
3. The training provided is equipped to guide serving members

She now has a better understanding about credit union operations, roles and responsibilities of serving members and the method of the management of credit union affairs. Antoine emphasizes that our credit union has an aging membership and the board of management has to appeal to the younger generation to secure continuity for the future. This can be achieved through technological advancements in the internal processes and operations to tailor the needs and demand of young persons. The Board, through marketing, can consistently spread awareness to the youth of the benefits of the credit union experience; encouraging them to save towards their future endeavours and to enjoy the advantages and the opportunities offered.

Embarking on digital transformation to enhance its services and investing in an automated loan processing system which is efficient rated. Also, a secured member information data storage system, that will enhance member personal information and their trust thus granting a loan will not be compromised.

She is thankful to her colleague, who in April 2013, encouraged her join the society. At that time, it was challenging to save due to financial limitations. Hearing her colleague explained that being disciplined by saving as little as \$100 or even \$200 can accumulate, reaping high savings overtime and build collateral for a loan convinced her become a member.

Truth be told, sometime later, she was able to acquire a loan without any 'fus'. Interest was affordable, she was comfortable with the installment and the timeframe was very reasonable. Being a part of the credit union has also encouraged her to increase her share savings for better security. Her experience as an officer serving on the supervisory committee have helped her better understand the credit unions operations and responsibility in protecting and securing members rights and interests.

Ayanna states, *"I strongly recommending any young adult with aspirations in the accounting profession to serve on the supervisory committee. It is a remarkable experience*



that will earn you a wealth of knowledge in the financial aspects and governing laws and regulations of the credit union society."

She further added, "Serving on the supervisory committee has definitely taught me how to better manage my work and personal time. At first it was challenge trying to balance my normal daily work, my personal commitments and supervisory work. After sometime I grew accustomed to the process of serving and was able to effectively perform my duties as secretary. The training sessions were informative and assisted me well to better understand the audit review function which is conducted by the supervisory committee. The audit review functions prompted knowledge of the different policies and procedures of cooperative societies. Attendance at the board meetings provided me with insight of the strategic plans and actions of the credit union board and management."

In the next five years she envisions becoming more involved in voluntary service after this awesome learning experience. She also plans to allocate much more time to family life and study of the bible. Becoming a mentor to young persons interested accounting.

The credit union can continue to encourage and promote activities and events where members can extend their contributions and benefit from the success and growth of the society. She is urging members to get involved in obtaining sound knowledge of the Credit Union's Bye Laws and Policies, Anti-Money Laundering Laws and the Financial obligations regulations to better understand how the Credit Union operates and their responsibility in managing and protecting our funds invested and interests.

Get your loan for a new or used car now!

Apply today for your loan and drive away with the vehicle of your dreams.

Call us today to start your loan application.
Loans will be subjected to normal lending criteria



#35 Roberts Street, Woodbrook, Trinidad, W.I.
Tel: 868 622-4810, Tel/Fax: 868 622-3392, Cell: 868 299-9506
Email: info@hugginscu.com, Website: www.hugginscu.com



Members it is always an opportunity to know the benefits of being a member of the credit union and to know the service which are available to us any given day.

Let us chat with the manager,

Mrs. Melanie Purcell-Guy.

1. What are the days and the hours of business operations?

We are open Monday to Friday, 9:00 am to 5:30 pm

2. Please tell us what are the over-the-counter services offered.

You can make requests for withdrawals, pay on your account, apply for loans, enquire about account balances, sign up for the Family Indemnity Plan and Member Medical Plan, get information on applying for loans and so much more

3. Can a member make a request for financial advice on shareholding and loans?

Members are encouraged to have a conversation with our knowledgeable staff on how the Credit Union can help them

4. State the documents that is necessary/required for a loan application.

We require a completed loan application, together with the following listed hereunder:

- 2 valid forms of ID,
- a utility bill in the members' name not more than 3 months old,
- job letter not more than 3 months old,
- most recent pay slip.

If the member does not have a bill in their name:

- then the owner of the bill will have to complete a Proof of Address
- Authorization Letter and
- submit the letter along with the bill and an ID of the bill owner.
- We also require an estimate or quotation.

These are for just regular loans

Vehicle loans and mortgages require additional documentation and members should call the office for these.

5. What type of on-line services are being offered to the membership?

We currently do not offer and online services, but are in the process of implementing a mobile app and hope to launch it before the end of 2024

6. In closing, where do you see our credit union in five years?

I expect to expand our staff to accommodate a growth in membership. Update our website to make it easier and quicker for members to access our services and make use of available technology to provide the members with an experience that would make them proud to be members of Huggins Credit Union.

Introducing Huggins Credit Union Education Committee for the 2024/25 term

For the 2024/25 term Huggins Credit Union will have a new Education Committee. The Board of Directors appointed Rachel Briggs in accordance with the Bye-Laws of the credit union to be the convenor of the committee.

This Committee will comprise Rachel Briggs, Chairperson; Aliesha Spears, Secretary; Kyran Williams, Record Keeper; Galene Gabriel, and Emma-Marie Morales. The committee is responsible for publicity and education, besides assisting with the marketing activities of the Society.

Huggins Quarterly now introduce four of the committee members.

Rachel

The Education Committee torch was handed over to me in 2021. Being the torch-bearer, I experienced challenges and used these challenges as lessons. I am still here because I believe that education is vast and it is continuously evolving. A firm believer in working to achieve dreams and goals I will encourage others to do the same.

I am a proud mother of a twenty-year-old son who admires my drive and determination.

My words of advice to each and every one is:

- (1) Believe in God Almighty at all times
- (2) Continue to pursue your dreams



Aliesha

I am Aliesha Spears a Certified Makeup Artist, Hairdresser and also co-owner of The BAE Boutique Clothing Store. As a young aspiring 24-year-old in the Cosmetology Industry, I am dedicated and passionate about both, expanding my services and expertise within the beauty industry. During my leisure time I enjoy exploring new culinary experiences, creating art, socializing with family and friends, as well as indulging in exciting vacation travels

Kyran

I am Kyran Williams and this is my second year on the Education Committee. I'm 21 yrs of age and works with 'Special Needs' children. My hobby is photography and my future goal is to be a Sports Analyst.



Emma-Marie

My name is Emma-Marie Morales. I am 19 years old and I am a recent graduate of Holy Name Convent. Art is one of my interests; I genuinely adore expressing myself creatively through paintings, drawings, sculptures, etc. In a family of four, I am the only daughter. This is my second year serving on this committee, and I'm looking forward to the experience and opportunity.

The following reproduction is the Feature Address at the Annual General Meeting in 1984 given by the then President, Tribowan Singh, of the Harriman's Employees' Cooperative Credit Union Society Limited. Harriman's merged with Huggins in 2003 where the agitators were Tribowan Singh (our oldest serving Board member) and Wilma Abbott-Romany (current Secretary).

TODAY'S ALTERNATIVES: RESENT, RESIGN OR REJOICE

Let us face it. We do not live in a Paradise. We do not always get the happy endings. William Shakespeare told us that the best plans of men and mice often go astray. There are pitfalls in our journey for success and glory.

You and I have three alternatives available to us in life's stress situations. It is an inescapable fact. A great majority of people choose to RESENT when things turn against them. Their minds become filled with poison of situations that "might have been", "I could have been treated better", or "if I had been born to rich and better parents", or "if I had better luck". The list of reasons or excuses, call it what you will, is endless.

But I am convinced that you cannot escape hurt in this life. No – you cannot.

Some people lose a fortune, others feel desperate because a good friend has betrayed them. Resentment can never bring people to their senses. Many of us cannot forget the past. How foolish! It cannot be undone. History cannot be re-written to brighten your hopes and aspirations. What is done is done. Stop waiting for ships that will never reach the port. Resentment is a deadly option. I hope you will refuse it.

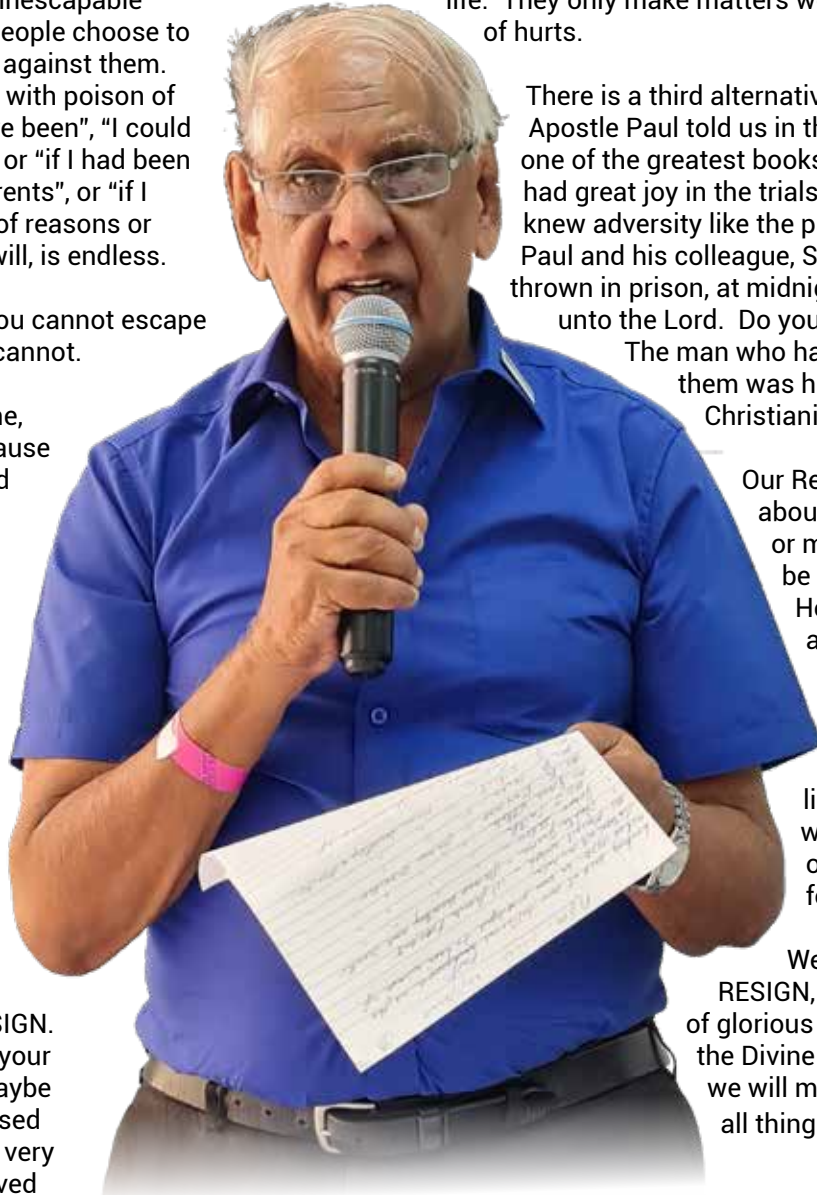
Your next choice is to RESIGN. You have been hurt. Take your marbles and go home. Maybe someone at work has caused you distress. You worked very hard. You certainly deserved a promotion or an increase in

wages. You have been loyal to the Company but you were overlooked. So, you showed them: You quit; you tendered your resignation. What did you gain? Did the Company close down? Did the boss declare a day of mourning? No, everything continued the same way except for one thing. You were not there. My friends, resentment and resignation are but poor alternatives to the pressures in life. They only make matters worse. They add to the list of hurts.

There is a third alternative. You can REJOICE. The Apostle Paul told us in the Bible – undoubtedly one of the greatest books ever written – that he had great joy in the trials and tribulations. He knew adversity like the palm of his hand. When Paul and his colleague, Silas, were beaten and thrown in prison, at midnight they sang praises unto the Lord. Do you know what happened? The man who had beaten and imprisoned them was himself converted to Christianity, the next day.

Our Rejoicing must not come about by some earthly award or material benefit. It must be the joy in the Almighty. He is great today, tomorrow and forever. You will not always find a pot of gold at the end of the rainbow. Not every cloud has a silver lining. Stress situations will come, they are not for our destruction but rather for our building-up.

We must not RESENT or RESIGN, but should live in a state of glorious surrender to the Will of the Divine Master, and in that state, we will most certainly REJOICE in all things.



wordsearch

Credit Code

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

- CHARACTER
- COMMITMENT
- APPROVAL
- CAPACITY
- WAIVER
- REJECTION
- CAPITAL
- APPLICATION
- ROUND ROBIN
- COLLATERAL
- DELINQUENCY
- CONDITION
- POLICY
- CREDIT
- RESIDUAL

spot the difference

Can you spot the 4 differences?



Answers: 1. Baseline missing, 2. left sleeveband, 3. Right glove thumb, 4. helmet

THE FAMILY INDEMNITY PLAN

What Is The Family Indemnity Plan?

The Family Indemnity Plan is a group life insurance that provides a level cash benefit in the event of the death of an insured person. It is designed to cover the final expenses of the Credit Union members and their eligible family members.

Huggins Credit Union provides this service to our Members in collaboration with CUNA (Caribbean Insurance Society Limited), an insurer that provides products and services designed exclusively for credit union members.

Who Is Eligible?

Eligible family members include:

- The Member
- His/her spouse or “significant other”
- Parents of the member who have not attained the age of 76
- Parents of the spouse or “significant other” who have not attained the age of 76
- The member’s dependent children aged 1 -26
- Permanently disabled children are eligible for life if enrolled before the age of 19

How Does It Work?

When there is a death in the family, the Family Indemnity Plan (FIP) will pay a cash benefit to cover funeral or any other costs for your eligible family member(s), within 48 hours of receipt of the claim.

What Are The Benefits?

Benefits of the Family Indemnity Plan include:

- No medical examinations are required
- Lifetime insurance coverage
- Claim payments are made within 48 hours of the receipt of the claim

How Do I Enroll Or Sign Up?

It is a simple process, which requires that the member fills out an enrollment form at the Credit Union office and pay the first month’s premium. Coverage is effective the first of the month following enrollment. There is however a six month waiting period during which only claims arising from accidental death will be paid.

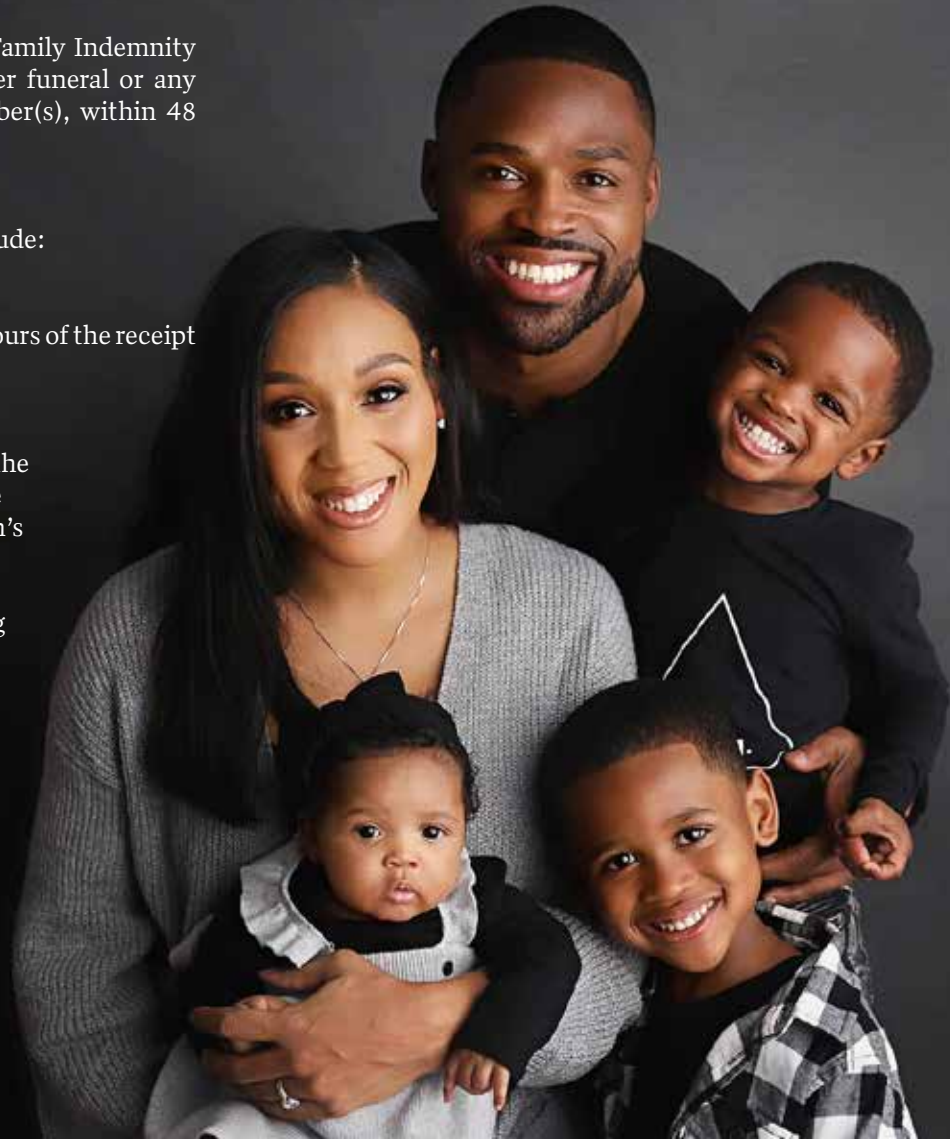
FIP Benefit Options

Plan Benefit	Individual Payment	Monthly
Plan A	\$10,000.00	\$52.80
Plan B	\$15,000.00	\$79.20
Plan C	\$20,000.00	\$105.60
Plan D	\$30,000.00	\$158.40
Plan E	\$40,000.00	\$211.20
Plan F	\$65,000.00	\$343.20
Plan G	\$100,000.00	\$528.00

We make **The Family Indemnity Plan** available to provide financial assistance at the time when you and your family need it most. This beneficial coverage is one of the many unique services for which you are eligible as a Credit Union Member.

Ask about The Family Indemnity Plan today. After all, there’s nothing more important than protecting you family.

For more information on how the plan works for you, please call Huggins Credit Union at 622-4810.



**Don't miss out this October!
Come, stay and enjoy...**



Fete • Food • Fun



Book your room

Today!

Breakfast & Dinner options available
For more information Call (868) 241-4106 or
email - reservations@plumeriainntt.com

You deserve this!



PLUMERIA
Inn Tobago

Your Place... Your Space!

Lot #22 Signal Hill Connector Road,
Signal Hill, Tobago
www.plumeriainntt.com
info@plumeriainntt.com

