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Quarterly Edition | August 2025

Credit Union Member Newsletter

From Our Credit Union to You

As we continue our Road to 50, I want to extend my sincere thanks for your ongoing support and trust in the Credit Union. This quarter has been filled with meaningful initiatives that reflect our shared values of community, education, and progress.

From empowering our youth through financial literacy workshops, and supporting our community through

Educational Grants and Donations to launching our refreshed website designed with you in mind, our focus remains on innovation with heart. We're not just growing—we're growing together, rooted in purpose and guided by the needs of our members.

Land Development Site Project – Investment Opportunity

We're pleased to share a unique investment opportunity that supports our mission of long-term financial sustainability for members. The Credit Union is currently in the process of selling a prime 4.53-acre site—Block 14D Parcel 455—located in the heart of George Town.

Strategically positioned just minutes from the airport, supermarkets, schools, and restaurants, this site



is ideally suited for commercial development and future growth. It's a rare chance to own a slice of downtown and be part of shaping the landscape of our capital.

This opportunity aligns with our commitment to responsibly managing assets and unlocking value for the benefit of our entire membership. More information will be shared in the coming weeks.

If you have any questions, please visit our website by clicking **HERE** or email **shane.bothwell@creditunion.ky**.



Smart Finance Tips

Managing Cash Advances & Debt Wisely

Taking control of your finances starts with understanding your borrowing. Whether you're managing a cash advance or juggling debt, smart habits today can build stronger financial health tomorrow.

1

Understand Your Interest Rates

Know the terms of your cash advance. What's the interest rate? Is it compounding? Understanding how much your borrowing truly costs helps you make informed decisions and avoid unnecessary fees.

2

Budget for Repayment

Make a realistic plan to repay your advance. Can you cut back in other areas? Focus on high-interest debt first, and explore payment strategies that work for your income cycle.

3

Explore Alternatives & Get Advice

Before turning to high-interest borrowing, talk to us. You may qualify for a more affordable option. Our Credit Union advisors are here to help you find solutions that support your long-term goals.



Dormant Accounts: Stay Active, Stay Connected



Did you know that your account can be classified as dormant if there's no member-initiated activity for a prolonged period? Dormant accounts may be subject to service charges and can make it harder for you to access your funds when needed.

- Make at least one transaction annually (such as a deposit, withdrawal, or transfer)
- Set a calendar reminder to review your account activity regularly.
- Sign in to CUOnline to monitor your account and avoid dormant fees.
- Contact us if you're unsure of your status—we're happy to help.

Staying active ensures you continue enjoying the full benefits of your Credit Union membership—while avoiding unnecessary charges.



CREDIT UNION
Cayman Islands Civil Service Association
Co-operative Credit Union Limited

Drive Into SUMMER SAVINGS



ADVANCE
AUTOMOTIVE LTD.

CU Members Exclusive Offer: Enjoy up to **\$2,500 off** on new Chevrolets during **July & August only** while supplies last.



Community

Sponsorships and Charitable Contributions

Our commitment to the community is more than just words. Over the past few months, the Credit Union has proudly supported a number of initiatives and causes that uplift and empower Caymanians:



HSA Nurses Day Luncheon

We proudly sponsored the HSA Nurses Day Luncheon, celebrating the incredible contributions these heroes make every day to our community's health and wellness.



Financial Literacy

In support of youth empowerment and financial literacy, we donated to Cayman Academy in celebration of their graduation ceremony.

We were proud sponsors of the ICCI Award presented to Selena Forbes, who achieved the highest cumulative GPA of 4.0—a testament to academic excellence and dedication.

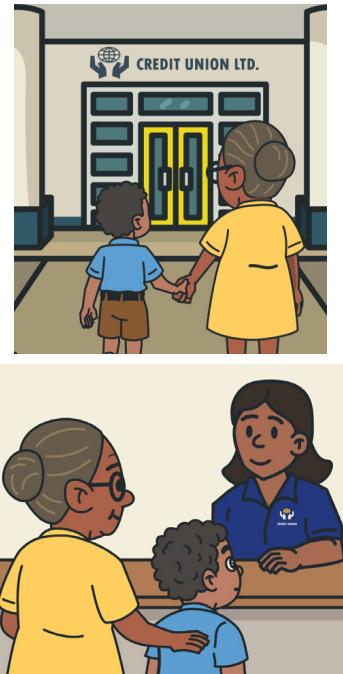
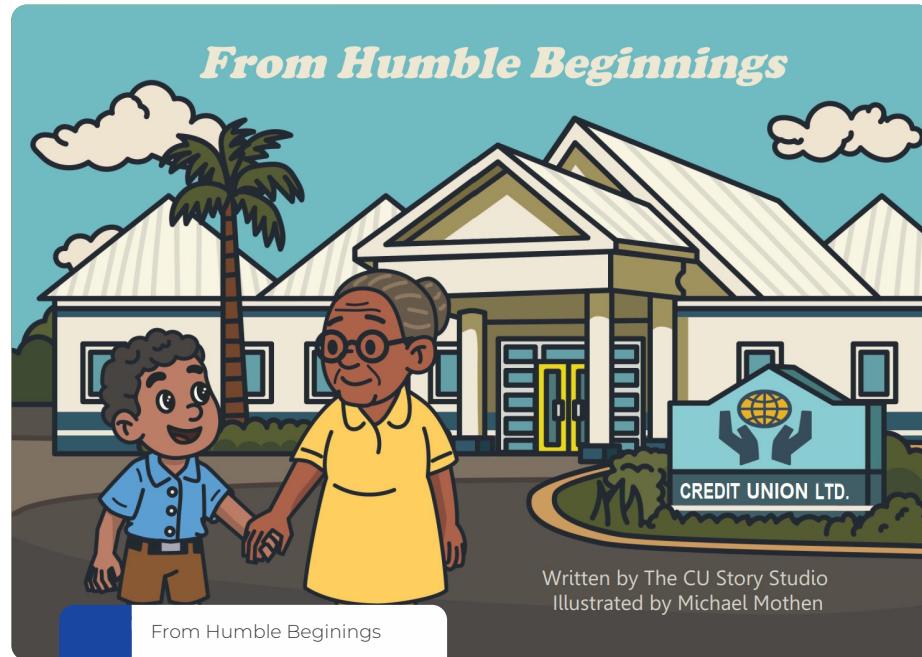


Cayman Islands Netball Association

We proudly supported the Cayman Islands Netball Association as they prepare to represent our islands at the 2025 ECCB Netball Tournament in Grenada this summer.

These contributions are an expression of our ongoing mission to make a tangible difference in the lives of our members and neighbors.

Looking Back: Celebrating Child's Month in May



School's We Visited

Red Bay Primary

East End Primary

Creek & Spot Bay Primary

Joanna Clarke Primary

Marie Martin Primary

Just for Kids Preschool

Prospect Primary

Edna Moyle Primary

Theoline McCoy Primary

May was a month of curiosity, connection, and community.

In May, we proudly joined the island-wide celebration of Reading Month by visiting local schools to share our love for stories and learning. Our team had the pleasure of reading to students sparking curiosity and smiles along the way!

Behind the scenes, As part of our 50th Anniversary Celebrations, we've also been working on something very special—the launch of our first-ever children's book: *From Humble Beginnings*.

The book follows a young boy named Josh and his beloved Grammie as they journey through Cayman's history and uncover the story of how our Credit Union came to be.

"Grammie, wah building dat is?"

With those five little words, Josh's ordinary Friday turns into a powerful learning moment.

Curious and full of questions, Josh never misses a chance to explore—especially with his wise Grammie.

When he spots an ivory and blue building in George Town, he uncovers the inspiring story of how a group of Caymanians turned just \$35 into a lasting legacy.

The book is dedicated to the seven founding members of the CICSA Co-operative Credit Union and honors the legacy they left behind for future generations.

Stay tuned for more as we bring this story to classrooms and homes across Cayman!

Financial Literacy Youth Summer Workshop

Stay Tuned for our Launch Date



This July, The Credit Union proudly hosted our 2nd Annual Financial Literacy Youth Summer Workshop, welcoming nearly 100 students over two impactful days.

Held at the George Town Yacht Club, the workshop was designed to empower young minds with the tools and knowledge to build strong financial futures. Day 1 focused on youth ages 11–15, while Day 2 welcomed participants aged 16–19.

Throughout the sessions, students

- **Budgeting & Saving**
- **Understanding Credit**
- **Consumer Awareness**
- **Money Psychology**
- **Cayman's Currency System & Anti-Money Laundering**



We were honored to welcome insightful guest speakers:

- **Dominique Lloyd (CIMA) – The Role and Function of the Currency Board**
- **Jessica Jablonowski (Radix Financial) – Investing Fundamentals**
- **Monique Frederick (on behalf of CFA Society Cayman, representing Butterfield) – How to Overcome Financial Setbacks**



From group games to real-life simulations, each topic was brought to life in a fun, engaging way—with many students calling the experience “eye-opening” and “fun but educational.”



We extend heartfelt thanks to our amazing sponsors: **CUC, Water Authority, CFA Society Cayman, and Cayman Airways**, who generously donated three travel vouchers as part of our giveaways.

To all our presenters, volunteers, parents, and supporters—thank you for helping us plant the seeds of financial empowerment. Your support made this workshop not only possible but powerful.

Together, we're building a financially smarter future.



The Power of \$5 is Back!

This September, we're honouring the legacy that started it all — 7 people, \$35, and a shared vision for something greater. As part of our 50th Anniversary celebrations, we're inviting you to carry that legacy forward through The Power of \$5 campaign.

How to Participate

Donate \$5 or more directly from your Credit Union account and vote for your favourite local charity. Every donation counts as a vote.

Where the Funds Go

The three charities with the highest number of votes will receive funding — with the top-voted charity receiving all funds raised.

Deadline to Vote & Donate:

September 30th

Don't wait — make your donation and cast your vote today to support the causes that matter most to our community.

Together, let's show how small contributions can create big change.

Moments & Milestones

Event Highlight: Rupert McCoy Education Grant Mixer



Set against the scenic backdrop of the National Gallery Sculpture Garden, the Credit Union hosted the Rupert McCoy Education Grant Mixer—a vibrant daytime celebration honouring the achievements and aspirations of our youth hosted by Keehon Moore.

We proudly awarded **281** education grants to deserving students across the Cayman Islands. These grants represent more than just financial support—they reflect our commitment to investing in young minds and creating opportunities that last a lifetime.

The mixer featured words of

encouragement from our CEO, Patricia Estwick who spoke about the power of education to transform lives and build stronger communities. A special message from our Deputy CEO echoed these sentiments, urging students to embrace their potential and pursue their goals with passion.

Attendees included students, families, educators, and Credit Union representatives, all gathered to celebrate achievement and hope. The event served as a reminder of the importance of coming together to support and uplift our future leaders.

As we continue on our journey to 50 years, we are proud to honour Rupert McCoy's legacy by supporting education and empowering the next generation.



7 People. \$35.
NOW IT'S YOUR TURN.

The Power of \$5 is back



Celebrating Our Community

Thank you to all members who participated in our recent loan promotions, including 100% financing for first-time homeowners and our Debt Consolidation offer. Your support empowers us to offer real solutions for your financial wellbeing.

Regional Participation

We're also proud to share that Director Shari Howell was elected to the Caribbean Confederation of Credit Unions (CCCU) Board of Directors—an exciting milestone for our Credit Union family.

Road to 50th Anniversary

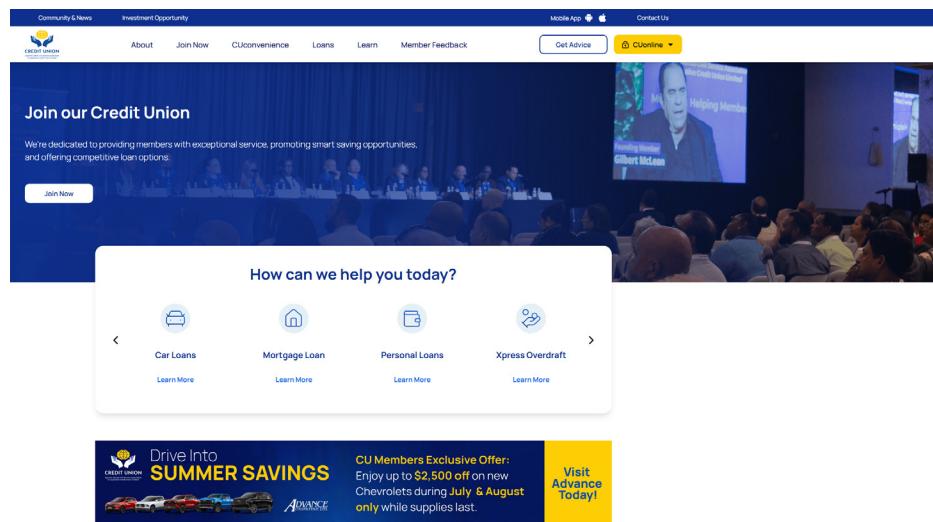
As part of our 50th Anniversary celebrations, we're planting 50 trees for 50 years in partnership with the National Trust—another way we're growing together, for generations to come.



Board & Committee Nominations Now Open

We are seeking passionate, dedicated, community minded individuals to join our Board & Committees.

Our New Website Has Launched!



We're excited to announce the launch of our new and improved website — designed with you in mind!

Visit us at www.creditunion.ky to explore a more user-friendly experience and easier access to the tools and resources that matter most to our members.

We'd love to hear what you think! If you've had a chance to explore the site, feel free to share your feedback or a quick testimonial with us.

Here's What's New



- **Apply Online for loans, membership, and more on our new ApplyOn portals**
- **A dedicated Learning Center for financial education**
- **Streamlined access to important forms**
- **A new CUconvenience page to manage your money from anywhere**
- **Member Nomination Portal and Loan Calculators**



Stay In
The Know



CREDIT UNION

Cayman Islands Civil Service Association
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Key Dates

Sep

- 17 – All Staff Meeting (Branches Closed)
- 20 – Elder Forum: Aging in the Cayman Islands 2025

Oct

- 13–17 – International Credit Union Week
- 16 – International Credit Union (ICU) Day
- Cyber Security Month & Older Persons Month

Nov

- 26 – 50th Annual General Meeting (AGM)