



As we welcome 2026, we thank you for your trust, loyalty, and continued support.

Together, we look forward to another year of service, growth, and concern for community.

On behalf of our Board of Directors, Management, and Staff we wish you a Happy New Year.



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December 2025 Newsletter

Credit Union

Member Newsletter

From Our Credit Union to You

The Cayman Islands Civil Service Association Cooperative Credit Union Limited (the "Credit Union") was incorporated in the Cayman Islands in 1976 under the provisions of the Cooperative Societies Act and operates as a non-profit organisation receiving savings and making loans to members.

From August to November, we've seen our Road to 50 initiatives continue to take root, quite literally, with our Tree Planting event, symbolizing our commitment to sustainability and community well-being.

September was a month of staff development and service excellence, as our team engaged in new training sessions focused on delivering the very best service to our members.

It was also a month of giving back, as the Credit Union participated in the first Volunteer Day, where staff spent the morning serving at various community organizations, including Meals on Wheels, the Cayman Islands Red Cross, and the Crisis Centre. This initiative reflected our ongoing commitment to the cooperative principle of care for community.

In recognition of Staff Appreciation Month, the day concluded with our Annual Staff Meeting, held immediately after the morning of volunteering. This gathering was not only an opportunity to reward our team for their dedication and hard work but also to refocus on staff development and service excellence. Through meaningful discussions, recognition moments, and training sessions, we celebrated the people who make our Credit Union's success possible.

We also celebrated the launch of our first-ever Credit Union children's book, From Humble Beginnings, a proud milestone that brings our story to life for the next generation.

October marked one of our busiest and most inspiring months yet, celebrating International Credit Union Day, Cybersecurity Awareness Month, National Bullying Prevention Month, Breast Cancer Awareness Month, Mental Health Awareness Month and Older Persons Month, each reminding us of the diverse ways we support, educate, and protect our members.

November was a milestone month as we successfully hosted our 50th Annual General Meeting, a proud moment that celebrated our service, growth, and community impact over the past fifty years.

As we approach the end of the year, our focus remains the same: to serve with heart, innovate with purpose, and continue growing together as one cooperative family.



Smart Finance Tips

Simple ways to make your money work smarter for you.

From flexible borrowing to easy transfers and senior-friendly services, these practical tips help you stay in control, save wisely, and enjoy convenience at every stage of life.

1

Don't Dip into your savings

Get a Within Share Loan! A unique solution where you can benefit from low interest rates, terms up to 25 years, and flexible monthly payment plans — all while continuing to earn dividends on your shares. It's the smart way to borrow against your savings without interrupting your financial growth.

2

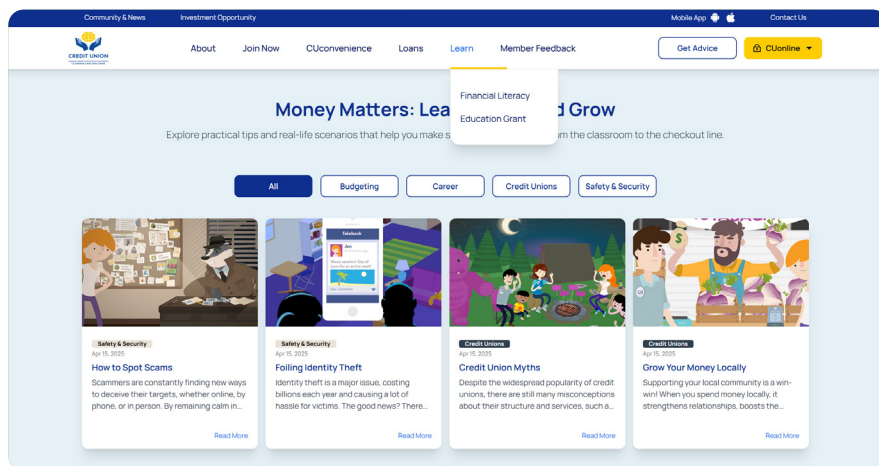
Transfers Made Simple

Increase your earnings. Anytime, anywhere. Transfer money from your bank to your Credit Union with CU Convenience. Visit our website at <https://www.creditunion.ky/services> to see step-by-step instructions on how to complete your transfers.

3

Service at every stage of life

As you plan for your retirement years, remember to make your money work smarter, not harder. Keep your savings in an account that continues to grow while maintaining easy access to your funds. Take advantage of the Credit Union's secure services designed to help you manage transactions confidently and conveniently.



Have You Seen Our New Website



Discover a fresh, modern look designed with you in mind! Our new website makes it easier than ever to access information, explore member benefits, and visit our new **Learn** page, which focuses on financial literacy, helping you build confidence in managing your money.

- **Apply online for loans & membership**
- **Learn smart money habits in our new learning center.**
- **Instantly access forms & use helpful loan calculators.**

Visit **www.creditunion.ky** today and experience the difference.



Rooted in Community: 50 Trees for 50 Years



Special Thanks to the National Trust

We extend our heartfelt thanks to the National Trust of the Cayman Islands and their dedicated team for their invaluable partnership and guidance throughout this initiative. Their expertise, coordination, and shared passion for preserving Cayman's natural heritage made our "50 Trees for 50 Years" project a true success.

Together, we've planted more than just trees, we've planted hope for a greener, more sustainable Cayman for generations to come.

A Morning of Unity, Growth, and Giving Back

As part of our Road to 50 celebrations, the Credit Union proudly partnered with the National Trust to plant 50 native trees, one for every year of service to our members and community.

On a bright Saturday morning, staff and member volunteers gathered at the Credit Union parking lot before being bussed to Malportas Pond, where together they rolled up their sleeves and got to work planting trees specially chosen for their fruit and seed-bearing qualities.

Each species was selected to support Cayman's native birdlife and contribute to the preservation of our natural environment.

With shovels in hand and teamwork in full swing, volunteers both young and old, made light work of a meaningful mission that truly reflected our commitment to the cooperative principle of concern for community.

One participant shared,

"It's so beautiful to see how many people came out to support the regrowth of Cayman and its natural habitat."

In the years to come, as these trees take root and flourish, they will stand as living symbols of growth, sustainability, and unity.



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:



Aging In the Cayman Islands

As proud sponsors of the Annual Ageing in the Cayman Islands Forum, the Credit Union was honoured to take part in this important event that brings together the elders of our community for meaningful dialogue, connection, and empowerment.

This year, our team joined Mr. Lemuel Hurlston, one of the Credit Union's founding members, to deliver a joint presentation on **Financial Wellness and Preventing Financial Abuse**.



Older Persons Gala

As a proud sponsor of the 2025 Older Persons Gala, held 18 October at the Kimpton Seafire Hotel we were able to celebrate remarkable contributions of our seniors as part of Older Persons Month, under the theme **"Legacies in Motion: Honoring the Past, Inspiring the future"**.



Small Business Expo

We were excited to be a part of this year's small business expo. Our Team was onsite helping member learn about how we can support you, your business and financial goals.



Mental Health Symposium

We are proud to once again sponsor the 2025 Mental Health Symposium, which took place on Friday, 10 October. Hosted by Infinite Mindcare, the event provided valuable insights into mental health and overall well-being, encouraging open conversations and reflection on this important topic.



Lions Club Of Tropical Gardens

We proudly donated to the Lions Club, of Tropical Gardens Annual **Breast Cancer Awareness Campaign** with this initiative, the Lions Club aims to provide 500 free mammograms within our community, empowering early detection and saving lives.



Community

Sponsorships and Charitable Contributions



Business Excellence Award Sponsorship

Our Credit Union was proud to sponsor the **Cayman Islands Business Excellence Awards**, supporting the **Chamber's** efforts to recognize outstanding achievements and celebrate leaders who are shaping the future of Cayman.



DG 5k 2026 Sponsorship

Our Credit Union was a proud sponsor and participant of the DG's 5K Challenge, where this year's event supported the **Cayman Islands Girls Brigade, the Cayman Islands Scouts Association, and One2One.**



CI Veterans Association

Our Credit Union was proud to donate to the **Cayman Islands Veterans Association Poppy Appeal**, supporting vital services for local veterans and ensuring they have access to the help and care they need.



Cars & Caffeine At Night

Our Credit Union was proud to participate in and donate to this celebration of automotive culture, while supporting an initiative that **benefits important local charities, including YMCA Cayman, Inclusion Cayman, and the Cayman Islands Crisis Centre.**



UCCI Award Ceremony

We were honoured to sponsor and present the award for the **Highest Achiever in AAS Accounting to Johana Rojas Caballer**, in recognition of her outstanding hard work and dedication.



Jingle Bell Walk/Run Water stop

Our Credit Union was proud to donate to and participate in the **Cayman Islands Jingle Bell Walk/Run**, supporting the **Cayman Islands Crisis Centre's** vital programmes where Proceeds fund safe shelter and counselling for survivors.

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

Empowering Our Elders: Financial Wellness and Security in Focus

Elder Persons Forum



As part of our ongoing commitment to serving members at every stage of life, the Cayman Islands Civil Service Association Credit Union was honoured to take part in the Annual Elder Persons Forum, an event dedicated to empowering and informing Cayman's senior population.

This year's presentation was delivered in two engaging parts, led by Jeffrey Wilson, Marius Jackson, and Ryan Walrond, who shared insights on the Credit Union's continued efforts to support older members and protect their financial well-being.

The first part of the presentation focused on what the Credit Union does for its senior members, including:

- **Priority service lines and parking for seniors at our branches.**
- **Personalized account support for transaction authorizations and secure requests.**
- **Dedicated financial education sessions on budgeting, savings, and planning for retirement.**
- **Community programs and outreach initiatives that encourage active engagement and belonging.**
- **The second part highlighted the importance of cybersecurity, equipping attendees with practical tips to recognize scams, protect personal information, and safely navigate online banking and digital communication.**



Before the Forum, the Credit Union was also invited by the Council of Older Persons to appear on Radio Cayman's "Talk Today" segment, where Nancy Whittaker joined the live broadcast to answer member questions and speak more in-depth about how the Credit Union continues to evolve its services to meet the needs of older members.

Presenting alongside Mr. Lemuel Hurlston, one of the Credit Union's founding members, was a true honour. Mr. Hurlston shared a thoughtful presentation on preparing for ageing, offering perspective on legacy, independence, and the importance of planning ahead.

Together, these discussions underscored a shared message: financial wellness, education, and concern for community have no age limit. The Credit Union remains committed to ensuring that every member—young or old—feels supported, informed, and secure on their financial journey.





Standing Together After the Storm

Cayman Islands Credit Union Extends Support to Members in Jamaica

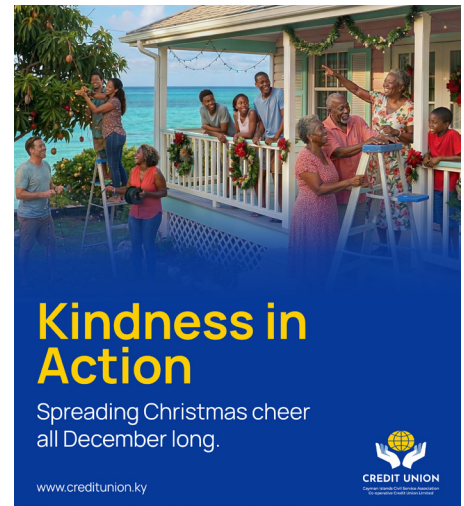
In the wake of the recent hurricane that has impacted so many in Jamaica, the Cayman Islands Civil Service Association Credit Union stands in solidarity with our members, families, and friends across the sea.

As part of our ongoing commitment to the cooperative principle of "Members helping Members," we are extending a hand of care and support during this difficult time.

Many of our members in Jamaica have faced significant loss and disruption. This moment reminds us of one of the most important cooperative principles: caring for our neighbours.

Our commitment extends beyond borders. While we stand with our members and their families in Jamaica, we also recognize that the effects of natural disasters are felt throughout the Caribbean. As a regional movement built on unity and mutual support, we believe that when one community suffers, we all have a responsibility to help rebuild hope and stability.

To support ongoing relief efforts, we invited members to contribute to our Jamaica Relief Fund. We extend our sincere thanks to all who donated. Through your generosity, a total of \$21,646 was collected and the Credit Union matched these contributions with an additional \$10,000, bringing the total donation to \$31,646.



From Humble Beginnings: Inspiring the Next Generation



As part of our Road to 50 celebrations, the Credit Union proudly launched its first-ever children's book, *From Humble Beginnings*, on 5 September, 2025, at Just for Kids Preschool—a fitting venue, as the Credit Union had previously donated the Mrs. Marjorie Beckles Book Nook to the school.

Written by the Credit Union's internal writing team and beautifully illustrated by Michael Mothen, a talented local Caymanian artist, the book captures the Credit Union's roots and Cayman's rich history and heritage. It serves as a heartfelt reminder of how far we've come and how deeply we remain connected to our values of community, cooperation, and belonging.

Following its launch, the book tour continued across Cayman Brac and several schools on Grand Cayman, including Red Bay Primary, John A. Cumber Primary, Marie Martin Primary, Creek & Spot Bay Primary, and West End Primary School, all in celebration of **International Literacy Day**. Each visit offered a chance to share our story with young readers and inspire a new generation to dream, learn, and give back to their community.

Copies of *From Humble Beginnings* are available for purchase for \$25 while supplies last, with all proceeds benefiting the Power of 5 Campaign, supporting three local charities. To order your copy, email marketing@creditunion.ky.





ICU Workshops & Special mentions

We extend our sincere gratitude to our workshop facilitators and partners who helped make this week a success:

Cybersecurity Tips for Everyday Life – Credit Union IT Team

Ideas to Income – Cayman Islands Centre for Business Development and Basil Scott

Maximizing Your CU Membership – Nancy Whittaker

Peace of Mind Planning: Will Writing – Oliveira Watler

Building Wealth Through Investments – CFA Society Cayman Islands

Keys to First Time Property Ownership – Patricia Estwick & Malynda Gibson-Nixon

Master Your Money: Budgeting for Everyday – Thelma McField

Acknowledging Our Partners

Albert Voden (CICBD) – Coordination and support

Asah Bailey – Delivered the Ideas to Income workshop

Ralston Henry (CFA Society) – Presenter coordination and support

Richard Maparura – Facilitator for Building Wealth Through Investments

Celebrating Cooperation for a Prosperous World

International Credit Union Week



In celebration of International Credit Union (ICU) Week, the Credit Union proudly hosted a week filled with learning, appreciation, and community spirit under the global theme “Cooperation for a Prosperous World.”

Empowering Members Through Education

Throughout the week, members and staff took part in a robust lineup of seven external workshops and several shorter internal sessions, all designed to educate, inspire, and empower.

Each workshop was offered twice to give members multiple opportunities to attend, except for “Master Your Money: Budgeting for Everyday,” which was offered once.

With a total of 543 registrations, 449 virtual and 93 in-person, participation was strong across all sessions. The most popular workshop, “Building Wealth Through Investments,” saw 132 registrations, while “Cybersecurity Tips for Everyday Life” offered valuable insights to a focused group of 20 attendees.

Recognizing Our Winners

To add excitement, participants had the chance to win \$100 prizes through our ICU Week draws.

Congratulations to all our workshop winners, whose participation and enthusiasm made the week even more special.

A Spirit of Appreciation

On Thursday, 16 October, we celebrated International Credit Union Day, along with Credit Unions everywhere.

The Headquarters branch came alive with energy as Radio Cayman broadcasted live from our lobby, featuring guest appearances from staff, the Chairman of the Board and the First Vice Chairperson on the Talk Today segment. Across Headquarters, Country Corner, and Cayman Brac, members joined in the fun, spinning our “Spin-to-Win” wheel or trying their luck at the dart board for a chance to win vouchers and Credit Union swag.

Cupcakes, treats, and laughter filled the air, creating a vibrant atmosphere that reflected our commitment to the cooperative spirit.

Celebrating Community, Cooperation, and Growth

This year’s ICU Week was a beautiful reminder of what makes our Credit Union truly special—our people, our partnerships, and our shared purpose. Together, we continue to build a prosperous future rooted in education, cooperation, and concern for community.



ICU Highlights



Celebrating International Credit Union Week

COOPERATION FOR A PROSPEROUS WORLD

October 13-17 2025



50th Annual General Meeting

A Milestone Celebration of Community, Service & Growth



November marked a historic moment for our Credit Union as we proudly hosted our 50th Annual General Meeting (AGM) a powerful testament to five decades of service, member trust, and cooperative growth.

In the weeks leading up to the big day, our team worked diligently to keep members informed and engaged through daily quizzes, polls, and informative updates across our digital platforms. Members visiting our branches also benefitted from one-on-one support and materials designed to help them better understand the Credit Union's performance and future direction.

A Remarkable Turnout

We were thrilled to welcome over 400 attendees, with 292 members joining us in person and 117 participating virtually. This strong turnout reflects the deep commitment of our members and their enthusiasm for staying connected, informed, and involved in the continued success of their Credit Union.

Meaningful Engagement & Key Highlights

The AGM agenda was rich with insights and opportunities for engagement, including:

- Presentation of the Board and Committee Reports
- A comprehensive review of the Credit Union's financial performance
- Election of Officers to the Board and Committees

These sessions allowed members to reflect on the past year, assess our progress, and participate directly in shaping the Credit Union's next chapter.

Gratitude to Our Partners

A milestone event of this scale would not be possible without the incredible support of our vendors, partners, and service providers, whose contributions helped ensure a seamless and memorable evening. We extend our sincere thanks to each of them for helping bring our 50th AGM to life.

Recognizing Our Staff—Members at Heart

We also extend heartfelt appreciation to our dedicated staff, many of whom are also proud members. Their hard work, preparation, and unwavering commitment embody the cooperative spirit that has guided us for half a century.

As we celebrate this milestone, we remain focused on building a future rooted in service, growth, and community impact. The success of our 50th AGM reminds us of the strength we have when we come together and inspires us to continue creating meaningful milestones with and for our members.





AGM Winners

Whova Quiz Winners

Samantha Booth
Marcia James-Smith

Participation Winners

Zein Givans
Marc Williams

Raffle Winners

Georgena Seymour
Michael Nixon
Dannish Blake
Kimone Fraser
Juana Clifford
Jerrod Wilson
Susan Chung
Debbie Castro-Thomas
Wayne Panton
Robert Scott
Eustace Joseph
Angela Francis
Deborah Ann Wilson
Jacqueline Scott

CCCU Winner

Kaosisochukwu Muonyilo

CaribDE Winner

Joan Campbell-Forbes





Concern For Community


A Year of Members Helping Members



As we journey toward our 50th year, and in keeping with our founding principles, the Credit Union continues its commitment to reinvesting in the community we serve. During the 2024-2025 financial year, our contributions spanned support for local charities, churches, schools, youth programmes, and disaster relief efforts across the region. In addition to donations to several schools, we provided 281 grants to students and contributed over CI \$10,000 toward Hurricane Beryl recovery efforts.

Our Community Impact

Total Donations & Sponsorships: CI \$330,865


CI \$250,000
Educational Grants


CI \$80,865
Total Donations


CI \$37,421
Charities & Churches


CI \$5,500
Sports Programmes
Support


CI \$7,650
School Programmes
& Awards


CI \$11,275
Special Community
Events


CI \$19,020
Regional Support Including
Hurricane Beryl Relief

Financial Literacy Highlights

Over the past year, the Credit Union strengthened its commitment to financial education through targeted initiatives designed to empower members of all ages. More than 100 students aged 11-19 participated in our two-day summer workshop, gaining practical skills to support informed financial decision-making.

We also had the opportunity to engage with UCCI hospitality students, delivering essential financial literacy sessions focused on budgeting and saving as they prepare to enter the workforce and build their careers. In schools, we launched the pilot Year 6 Financial Literacy Programme at East End Primary, introducing students to foundational money concepts at an early age.

To further expand access, we introduced a new Financial Literacy Portal on our website, offering videos and resources to support members and the wider community through every life stage, from opening a first account to purchasing a home.

Thank you to our members and community partners for helping us build a stronger future together.

Community Organisations & Causes Supported

- Alex Panton Foundation
- Cayman Islands Cancer Society
- Cayman Islands National Squash Association
- Cayman Islands Netball Association
- Cayman Islands Taekwondo Federation
- CCCU Hurricane Beryl Donation
- CIG 2025 Emancipation Day Celebrations
- CIG DG 5K
- CUC 4th Annual Women in Energy Conference
- Department of Children & Family Services
- Inclusion Cayman
- Jasmine Hospice Care
- Lions Club of Tropical Gardens
- NCVO
- Omega Leo Club of UCCI
- Per Undheim Children's Education Fund
- Rotary Club of the Cayman Islands
- Sports Association of the Sister Islands