



SFCCU CREDIT UNION
Co-operative Society Limited

NEWSLETTER

Volume 1 of 2022



A NEW WAY FORWARD

Franklyn Gittens
President , SFCCU Credit Union

"An enlightened membership will result in growth and development of the Credit Union.

Your success is our success."

The New Year of 2022 meets the Credit Union Movement in the midst of a devastating pandemic with challenging circumstances nationally and globally. Our wish is that resilience, sustainability, survival instincts and coping mechanisms, be always present as we stay safe healthy and productive for our families and our loved ones. Spontaneity and carefree expenditure are not favourable practices and education is vital in this area.

Former President of South Africa, the late Nelson Mandela, delivering a speech in Boston USA, June 1990, said:

"Education is the most powerful weapon you can use to change the world".

Shubh Agrawal at the Thrive Global also intoned that Education ensues growth.

It can help us solve problems. It can enable us to overcome challenges. Another commentator defined education as the process of achieving knowledge, values, skills, beliefs and moral habits.

These important statements highlight the role of the Education Committee to the organization and its

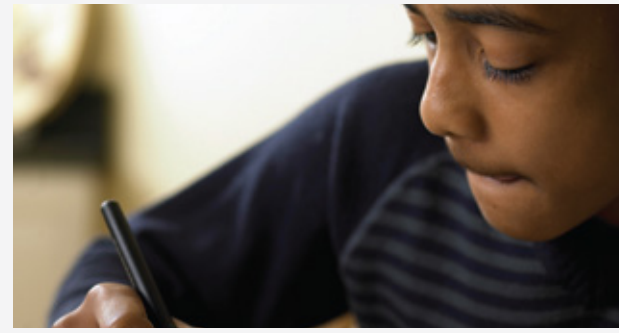
Membership. Critical for the new year and beyond, are two words and their related actions for our membership. They are Financial Literacy and Digital Transformation. Financial Literacy is about understanding personal management of your finances. Budgeting, Saving, Investing and the responsible use of Credit Cards, together with the threats and theft of your financial resources.

Digital Transformation. One Sales expert defines it as the processes of completely replacing manual, traditional and legacy of doing business with the latest digital alternative. It will surely impact on products, services, processes rules and regulations, structures and relationships in all sectors of the economy and life in general. ***How can we motivate and equip our membership of all ages, to utilize and master the technology and its changes?***

No doubt the Education Committee has a holistic view of its mission and responsibilities to serve our membership. We support their work and efforts in this direction. An enlightened membership will result in growth and development of the Credit Union.

Your success is our success.

ESSAY WRITING COMPETITION



PICTURE ABOVE OF PRIZES AWARDED

SFCCU Credit Union held its Essay Writing competition from 1st September to 31st October, 2021. It was open to SFCCU members or children of members attending primary school from Standards 1 to 5.

The competition was divided into two categories - Standards 1 to 3 and Standards 4 to 5.

Students got an opportunity to demonstrate their writing and analytical thinking skills by writing an essay from a selection of two topics. Essays were scored on the criteria of structure, grammar and content.

Evaluation and scoring were conducted by independent evaluators and the winners were announced virtually on Saturday 4th December, 2021.

First place winners received 15. inch Asus VivoBook laptops. Second place winners received 15. inch Acer Aspire laptops while third place winners received 8 inch Samsung tablets.

All participants received SFCCU Share Certificate vouchers and Certificates of Participation.

Prizes were distributed at our Head Office.



Sofia Lewis
First Place Winner
in the Standards 1-3 category

Evaluation and scoring were conducted by independent evaluators and the winners were announced virtually on Saturday 4th December, 2021.

All participants received SFCCU Share Certificate vouchers and Certificates of Participation.

Prizes were distributed at our Head Office.



Gyasi Joseph
2nd Place Winner
in the Standards 4-5 category



Ajay Guppy



Keshawn Gomez



Akeem Benjamin

ESSAY COMPETITION 2021 WINNERS

STANDARD 1-3 CATEGORY

1ST PLACE
SOFIA LEWIS
2ND PLACE
MATTHEW ALEXANDER

STANDARD 4-5 CATEGORY

1ST PLACE
JOURDEL HENRY
2ND PLACE
GYASI JOSEPH
3RD PLACE
AKEEM BENJAMIN

CONSOLATION

SYDNEY POLLARD
AJAY GUPPY
KESHAWN GOMEZ



RESILIENCE IN THE **FACE OF A PANDEMIC**

Garnet Jessop
General Manager

As a Movement, we faced **two (2) very difficult years - 2020 and 2021, but we have survived.** We survived in spite of the difficulties! We survived in spite of the challenges! And we survived when all around us were closing up shop and preaching doom and gloom – **NOT SFCCU!**

In 2021, we bounced back to achieve our second highest revenues in our history, and our second highest surplus in our history. 2021 proved SFCCU's resilience in the face of a pandemic.

Additionally, your Credit Union **launched it's new VISA debit card, started the ground work for its new Health plan and began preparation for our SurePay initiative so as to allow members easy access to pay their loan at 34 locations throughout Trinidad.**

The results of our 2021 financial performance strengthens our resolve to continuously improve our process, build on our solid foundation and develop new products and services for our members, to improve their circumstances in life. As we face the challenges of 2022, I provide you our dedicated and loyal member, the assurance, that your Credit Union is strong and resilient.

May Almighty God Bless and keep your in this year and every other year of your wonderful lives.

A handwritten signature in blue ink, appearing to read 'Garnet Jessop', written over a faint background image of a building.

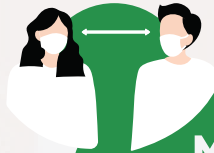
**Garnet Jessop M.A.B.E.,
MBA (Int'l Fin.), CA, F.C.C.A.
General Manager**

COVID-19 SAFETY TIPS

Protect yourself and those around you:

- *Get vaccinated as soon as it's your turn and follow local guidance on vaccination.*
- *Keep physical distance of at least 6 feet from others, even if they don't appear to be sick. Avoid crowds and close contact.*
- *Wear a properly fitted mask when physical distancing is not possible and in poorly ventilated settings.*
- *Clean your hands frequently with alcohol-based hand rub or soap and water.*
- *Cover your mouth and nose with a bent elbow or tissue when you cough or sneeze.*
- *Dispose of used tissues immediately and clean hands regularly.*

If you develop symptoms or test positive for COVID-19, self-isolate until you recover.



Make your environment safer

The risks of getting COVID-19 are higher in crowded and inadequately ventilated spaces where infected people spend long periods of time together in close proximity.

Outbreaks have been reported in places where people have gathered, often in crowded indoor settings and where they talk loudly, shout, breathe heavily or sing such as restaurants, choir practices, fitness classes, nightclubs, offices and places of worship.

To make your environment as safe as possible:

- *Avoid the 3C's: spaces that are closed, crowded or involve close contact.*

- *Meet people outside. Outdoor gatherings are safer than indoor ones, particularly if indoor spaces are small and without outdoor air coming in.*

- *If you can't avoid crowded or indoor settings, take these precautions:*

- *Open a window to increase the amount of natural ventilation when indoors.*

- *Wear a mask (see above for more details)*



Wear a mask properly

To properly wear your mask:

- *Make sure your mask covers your nose, mouth and chin.*
- *Clean your hands before you put your mask on, before and after you take it off, and after you touch it at any time.*
- *When you take off your mask, store it in a clean plastic bag, and every day either wash it if it's a fabric mask or dispose of it in a trash bin if it's a medical mask.*
- *Don't use masks with valves.*



Keep good hygiene

By following good respiratory hygiene you protect the people around you from viruses that cause colds, flu and COVID-19.

To ensure good hygiene you should:

- *Regularly and thoroughly clean your hands with either an alcohol-based hand rub or soap and water. This eliminates germs that may be on your hands, including viruses.*

- *Cover your mouth and nose with your bent elbow or a tissue when you cough or sneeze. Dispose of the used tissue immediately into a closed bin and wash your hands.*

- *Clean and disinfect surfaces frequently, especially those which are regularly touched, such as door handles, faucets and phone screens.*

What To Do If You Feel Unwell

If you feel unwell, here's what to do:

- If you have a fever, cough and difficulty breathing, seek medical attention immediately. Call by telephone first and follow the directions of your local health authority.
 - Know the full range of symptoms of COVID-19. The most common symptoms of COVID-19 are fever, dry cough, tiredness and loss of taste or smell. Less common symptoms include aches and pains, headache, sore throat, red or irritated eyes, diarrhoea, a skin rash or discolouration of fingers or toes.
 - Stay home and self-isolate for 10 days from symptom onset, plus three days after symptoms cease. Call your health care provider or hotline for advice. Have someone bring you supplies. If you need to leave your house or have someone near you, wear a properly fitted mask to avoid infecting others.
- Keep up to date on the latest information from trusted sources, such as WHO or your local and national health authorities. Local and national authorities and public health units are best placed to advise on what people in your area should be doing to protect themselves.
- If you develop any of these symptoms, call your healthcare provider or health facility and seek medical care immediately.
 - This is not an exhaustive list. These are the most common symptoms of serious illness, but you could get very sick with other symptoms— if you have any questions, call for health immediately



Symptoms of COVID-19



FATIGUE



DIFFICULTY BREATHING
AND CHEST PAIN



FEVER



COUGH



SORE THROAT



HEADACHE



NASAL CONGESTION



RUNNY NOSE

Please NOTE:

• If you live in an area where malaria, dengue or other infections are common and you have any of the symptoms, seek immediate medical care according to the local health authorities.

• Stay in touch with your primary care provider to ensure you continue to receive the routine care you need, such as medication refills, follow-ups and other routine consultations.

Source: World Health Organization

SPREADING KNOWLEDGE *STAYING* CONNECTED



The Education Committee embarked on a series of initiatives during the 2021/2022 term.

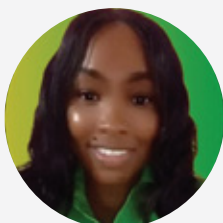
Our theme was ***“Spreading Knowledge, Staying Connected”*** which was based on us continuing our mandate of providing education and training to our members even in the face of all the challenges brought by the COVID-19 pandemic.

We believe it is imperative that we maintain our connection with our membership to continue to impart knowledge.

Understanding that the global pandemic has brought about many changes to our lives forcing us to make adjustments to our lives and find new and different ways to cope and survive, we tailored our education and training programmes to provide information that speaks to our current situation. The Education Committee would like to thank everyone who contributed towards our newsletter.

The Education Committee members for the 2021/2022 term were:

<i>Ms. Reanne Slater</i>	Chairman
<i>Ms. Candace Cuffy</i>	Vice Chairman
<i>Ms. Judy Lee</i>	Secretary
<i>Ms. Rochelle Mark</i>	Member
<i>Mr. Marlon Mc Sween</i>	Member
<i>Ms. Naomi Dennie</i>	Co-opted
<i>Mr. Alfred Singh</i>	Co-opted



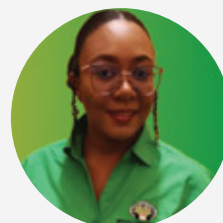
Reanne Slater
Chairman



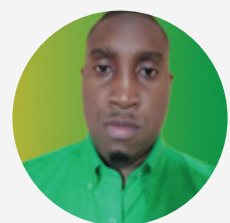
Candace Cuffy
Vice Chairman



Judy Lee
Secretary



Rochelle Mark
Member



Marlon Mc Sween
Member

It was a privilege to serve . We thank you for your support.

SPREADING KNOWLEDGE *STAYING* CONNECTED



MONEY MANAGEMENT



SFCCU CREDIT UNION
Co-operative Society Limited



Members take advantage of our

FREE VIRTUAL WORKSHOP

Facilitated by the
 **Central Bank Financial Literacy Unit**

Saturday 30th October, 2021

5:00 p.m. to 8:00 p.m.

For registration please visit SFCCU website
<https://sfccu.com/> or SFCCU Facebook
and Instagram pages.



The Education Committee hosted a **Money Management Webinar** on Saturday 30th October, 2021.

It was facilitated by the Central Bank National Financial Literacy program that provided a wealth of information on budgeting, saving, investing. The COVID-19 pandemic has forced us to reassess our spending habits and make adjustments. It is important that we understand our income and expenses and how to live within our means during this tough economic climate.

At the same time we also need to understand the importance of accumulating funds for the future and consider the best options available to do that.

Members were treated to a free webinar on an **Introduction to Home Gardening.**

This was facilitated by the Extension Training and Information Division of the Ministry of Agriculture, Land and Fisheries on Saturday 27th November, 2021.

Topics covered included the benefits of home gardening, requirements for healthy plant growth, how to set up a home garden, factors to consider the best options to do so, and much more. Participants were provided with numerous reading materials. This workshop was very interactive and very well received by the participants.



SFCCU CREDIT UNION
Co-operative Society Limited

SFCCU Credit Union Co-operative Society Ltd.
Presents

Virtual Workshop

**Introduction
to
Home Gardening**

Facilitated by the
Extension Training and Information Services Division
Ministry of Agriculture, Land and Fisheries

Saturday 27th November, 2021

2:00 p.m.

Members please visit SFCCU website
<https://sfccu.com/> or SFCCU Facebook
and Instagram pages to register.



SPREADING KNOWLEDGE *STAYING CONNECTED CONT'D*



Mental Health & Wellness
Coping during the Pandemic

SFCCU CREDIT UNION
Co-operative Society Limited

FREE WEBINAR

Members you are invited

FEB 19 2022

5:00 p.m.

For registration please visit
SFCCU website
<https://sfccu.com/>
or SFCCU Facebook
and Instagram pages.

A webinar titled **“Mental Health and Wellness: Coping During the Pandemic”** was held on Saturday 19th February with Facilitator, Mrs. Sabrina Peters, a Senior School Social Worker with the Ministry of Education/Consultant.

The topic surrounded the effects of the COVID-19 Pandemic on individuals in both their personal and work life and coping mechanisms to deal with the different situations. COVID-19 has affected persons in many different ways and both physically and mentally.

The participants were very interactive and willing to share their individual experiences. They also shared how the measures and coping mechanisms they used helped them through their situations.



SFCCU CREDIT UNION
Co-operative Society Limited

COMING SOON ...

PUBLIC CAR PARK

Mon – Fri: 6.00am – 6.00pm

#66-68 Harris Street, San Fernando

HOURLY:	\$ 10.00
<i>(Per Hour/Any part thereof)</i>	
DAILY:	\$ 50.00
MONTHLY:	\$ 700.00

CONTACT #: 657 - 5669

CONGRATULATIONS TO **MR. JOSEPH REMY**



Mr. Joseph Remy
REPRESENTATIVE FROM THE CARIBBEAN
CONFEDERATION OF CREDIT UNIONS (CCCU)

SFCCU Credit Union Co-operative Society Limited congratulates Mr. Joseph Remy on his appointment in 2021 to the Board of Directors of the World Council for Credit Unions (WOCCU), as the representative from the Caribbean Confederation of Credit Unions (CCCU).

In 2006, Joseph was elected as a Board Member of the Cooperative Credit Union League of Trinidad and Tobago (CCULTT) and was elected as the Secretary to the League Board in 2011. In 2013 Joseph was elected to serve as President of the Cooperative Credit Union League of Trinidad and Tobago.

Joseph Remy is also a leading Trade Unionist in Trinidad and Tobago and is now serving as the President of the Communication Workers' Union, CWU, and the President of the Federation of Independent Trade Unions and Non Governmental Organisations, FITUN, the umbrella Federation for some leading Trade Unions in Trinidad and Tobago.

Joseph Remy is also the Chairman of the Board of Governors of the Cipriani College of Labour and Cooperative Studies, the only Tertiary Institution in the region that provides quality educational developmental opportunities for members of both the Labour and Cooperative Movements.

He assumed this position in December 2010.

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Available on the [App Store](#) [Google play](#)

PRODUCTS AND SERVICES LISTING

Small Enterprise Enhancement and Development (SEED) Loan	
Money Market Gold (MMG)	Fixed Deposit Account
Vehicles Loans	Personal Loan
Educational Loans	Demand Loans
Mortgage Loans	Christmas Package Loan
Unsecured Loan	Special Loans

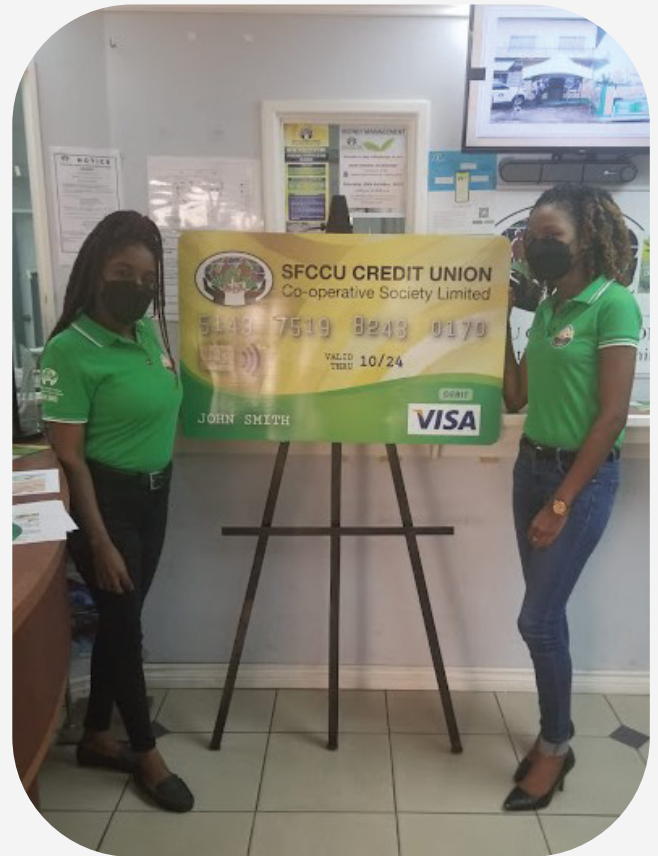
IT'S HERE!

SFCCU VISA Debit Card

It is finally here! SFCCU Visa Debit card was officially launched on Friday 1st October 2021!

HERE ARE 7 BENEFITS TO THE MEMBERS USING THE NEW SFCCU VISA DEBIT CARD

1. **Loans can now be posted directly to the member's card, which eliminates the need for the member to visit the Credit Union** to collect a cheque, which would then have to be taken to the bank to cash.
2. The Card allows the member to have access to **a maximum of up to TTD10,000.00 per day** at any point of sale machine, and **TTD3,000.00 in cash at any ATM.**
3. The member can do an unlimited amount of transactions each month—there is no limit.
4. The Card allows the member additional access to foreign currency each month up to a limit equivalent of **USD250.00.** This is an added bonus for members who are cardholders.
5. **Members can shop online with the card**, thereby creating an additional source of foreign currency payment options.
6. The card allows members to avoid interest payments associated with a Credit Card - **they are using their money.**
7. The card has an **expiration life of five (5) years.**



Apply for yours today!
Call us at 657- 5669 for further details.

CREDIT UNIONS HAVE A COMPETITIVE ADVANTAGE IN THE DIGITAL ARENA



Digital technology has transformed the banking industry into a consumer-oriented marketplace with new products, expedited services and a more diverse use of data.

But progress in the space has been fragmented and slow, with smaller institutions feeling threatened by the advancements of larger banks and lenders.

Financial institutions have aggressively sought to integrate their services further into their customers' lives, many by offering strong digital banking capabilities. Larger online banks have been successful at carving out niche markets to expand their customer base, identifying new overseas transactions, for example, to help define their brand.

Relationship building has become more critical to traditional banks trying to relieve pressure on product and price competition. Some have deviated from the norm with their own personalized recommendations, virtual assistants and other "humanized" technology.

This puts smaller brands without national coverage or advanced digital expertise at risk as they try to retain their competitive edge on a limited budget. Credit unions should not make the mistake, however, of thinking they can't survive in this environment. They can also embrace the world of "user experience" features, and creative digital technology that engages consumers differently and heightens their brand awareness.

Credit unions are unique for their status as member-owned financial cooperatives. They are also known for being "community-oriented" and building loyal customer bases through a foundation of trust and personalized customer service, a selling point for large fintech companies looking for new partnerships.

By adopting advanced technology systems, credit unions are also reshaping their branding, environment and corporate culture. The move allows the credit unions to work toward delivering a personalized experience to members.

It allows members to have more of a voice, by removing traditional teller lines and creating a more meaningful space where members and tellers can collaborate. The platform allows credit unions to continue achieving community-oriented goals and to focus primarily on servicing people instead of profits.

CREDIT UNIONS HAVE A COMPETITIVE ADVANTAGE IN THE DIGITAL ARENA



As member-owned cooperatives, credit unions also engage with their members differently, allowing greater insights into their demands and preferences.

With a more informed understanding of their members they are better positioned to cater services to their needs. Some credit unions have taken initiative through other measures, such as by adding a marketing carousel on the mobile login screen, expanding functionality of the mobile alerts interface, or allowing members to add personalized elements by selecting account nicknames and colors. One offers a space where members can rate the mobile app in a lightbox.

There is fierce competition for market share in the banking industry. And expanding fintech startups, aggressive innovations and new bank AI technology might make the space feel daunting to credit unions and smaller banks.

They have an opportunity, however, to offer a more personalized experience and build customer loyalty, all while maximizing their potential to keep pace with the market.

Digital transformation is not a “one-size-fits-all” journey. Industry standards and consumer expectations evolve, and firms that want to survive must adapt. Credit unions that want to remain competitive in the space, define their brand and amplify their voice, should not underestimate the power of a creative user experience or a new fintech partnership.



SurePay Is On The Way

Soon it will be easier to make payment to your SFCCU account or pay bills without having to come to our offices. SFCCU has partnered with Surepay to provide another safe and convenient way for members to make payments.

With over 34 convenient locations throughout Trinidad and Tobago, members can now make their SFCCU payments safely and conveniently at any of the Surepay outlets.

Mobile Unit

The SFCCU Mobile Unit is to be used to visit all SWRHA facilities allowing members and potential members employed with the facility the convenience of conducting their transaction without having to visit the Credit Union.

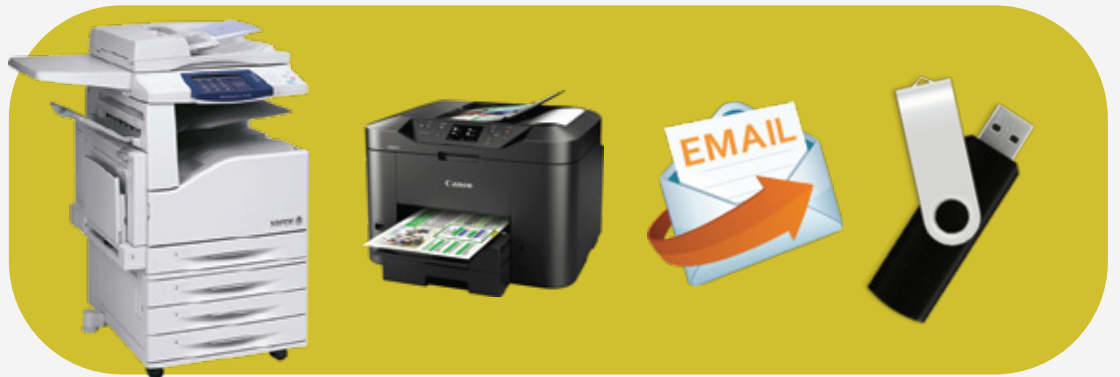
The unit is yet to be completed. It is expected to be operational in 2022.

VISIT OUR SFCCU PROFESSIONAL SERVICE CENTRE



SFCCU CREDIT UNION
Co-operative Society Limited

**NOW
AVAILABLE:
PHOTOCOPY
PRINT
TYPING OF
DOCUMENTS
SCAN**



ONLINE ASSISTANCE FOR:

APPLICATION FOR BIRTHPAPER
/ VISA/ PASSPORT
PASSPORT RENEWALS
CERTIFICATE OF CHARACTER
LAND TAX EVALUATION FORMS
BUSINESS REGISTRATION
MARRIAGE & DEATH CERTIFICATES

ONLINE APPOINTMENT BOOKINGS FOR:

I.D CARDS

PASSPORTS

DRIVER'S PERMIT

LOCATION:
SFCCU CREDIT UNION
MONTANO PLAZA
HIGH STREET, SAN FERNANDO
657-5669(EXT. #2)



COMING SOON

SFCCU'S GROUP HEALTH
& LIFE PLAN WITH
GUARDIAN LIFE

COVERAGE FOR:

- DENTAL CARE
- VISION
- SPECIAL VISITS
- MISCELLANEOUS HOSPITAL EXPENSES
- PSYCHIATRIC SERVICES
- INTENSIVE CARE
- PRESCRIBED DRUGS
- SURGICAL BENEFITS
- HOME NURSING CARE
- CHEMOTHERAPY/DIALYSIS
- RADIOTHERAPY





BUILDING FINANCIAL HEALTH **FOR A BRIGHTER TOMORROW**

CREDIT UNION MONTH

International Credit Union (ICU) Day, celebrates the spirit of the global Credit Union movement. On the third Thursday of October since 1948, we reflect upon our History, Achievement, Hard Work and Dedication to the success of the Credit Union. SFCCU held a member appreciation day on Thursday 21st October 2021.

Custom Logo water bottles were distributed to members. The Education Committee members were on location at the SFCCU branch offices to capture the distribution of tokens. Be a part of the Credit Union Month and celebrate with us every year!



THE AGM AND YOU



Each year SFCCU Credit Union hosts a General Meeting where the Board of Directors, to whom authority is entrusted, on behalf of the membership, report on the performance and achievements of the Credit Union.

What Happens at the AGM

- Reporting of Board of Directors and Statutory Committees
- Discussion and approval of the budget for the financial year
- Proposals of Budgets for approval for the proceeding year.
- Election of Officers
- Proposal or amendments to Bye Laws
- Appointment of an Auditor for the next financial year
- Any other Business you would like to discuss
- Enjoy these rights

Board of Directors

The Board of Directors is responsible for directing the members and controlling the business, funds and records of the credit union. It reports annually to the members on its governance of the credit union.

Credit Committee

The Credit Committee is responsible for the granting of loans in accordance with the Co-operative Societies and the Credit Union's Bye Laws and Operating Policies

Supervisory Committee

The Supervisory Committee performs an auditing role and is considered the 'eyes and ears' or 'watchman' of the Credit Union. They are required to monitor the Board's adherence to laws and policies that guides the operations of the Credit Union.

Members, exercise your right and attend and participate in your Annual General Meetings.

Know Your Rights

Members are the supreme authority in the Credit Union. They have the right to:

- Attend and vote at the General Meetings
- Nominate and be nominated to the Board of Directors of Committees.
- Elect or be elected to the Board of Directors or Committees
- Call for a Special General Meeting
- Be given a share in the distribution of surplus
- Transfer his/her shares
- Withdraw if he/she disagrees with the decision of the majority
- Be protected at all times
- Read and study the annual reports of their credit unions so that they can make informed contributions and take decisions on the direction of the credit union.
- Be informed.



SOUTH EAST REGIONAL CHAPTER PRESIDENT'S MESSAGE

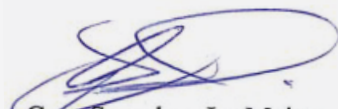
The South East Regional Chapter, an umbrella arm of the Co-operative Credit Union League of Trinidad and Tobago, do bid SFCC congratulations on all their successful new initiatives for the 2021 term.

This Credit Union has shown that they have not allowed the COVID-19 virus to prevent them from pushing forward and opening areas for growth in a time where a lot of other Units have become stagnated in their developmental process.

This Chapter has taken the opportunity to share with the many Units within its Chapter as well extend its arm to other Chapters across the industry ways in which we as leaders need to look at the negativity this virus has brought to our members but to find areas of positivity and development to keep our industry relevant regardless of our circumstances.

We held a virtual Education Seminar to educate our audience on the Political, Economical, Sociological, Technological, Legal and Environmental factors, necessary for keeping us pertinent in this financial domain. This information was readily accepted by all the attendees who would have utilized it to help with further development.

I wish to thank the SFCCU for their continued support and their Directors who have been very instrumental in the hard work of this Chapter throughout the years and look forward to further commitment from this Unit. Thank you.



Gem Saunders-Le Maitre
President
South East Regional Chapter



Our Condolences

Sincerest condolences to the families of those who have passed.
We hope that you can find comfort in the memories and celebration of their life.
May their soul rest in peace.

- Keith Samuel
- Jean Hargreaves
- Mr. Samuel Modest
- Eunice Benjamin
- Sheila Mc Intosh
- Nadia Patterson
- Ramdath Maraj
- Neville Ottley
- Anthony Sookram
- Raymond Morris
- Worrel Allan
- Karen Burrows-Small
- Leo Abraham
- Luke Carrera
- Helen Clarke
- Linda Gaskin
- Chrysanthius Noel
- Sherwin Dean Simon
- David Brown
- Thora Thompson
- Vivian Mc Gillvery
- Allan Leslie Keizer
- Ena Jacobson
- Racquel Seenath
- Angela John



SFCCU CREDIT UNION
Co-operative Society Limited

<https://sfccu.com/>



Head Office

16 Irving Street,
San Fernando

Tel 1: 1-868-657-5669
Tel 2: 1-868-652-7510
Fax: 1-868-653-0305

High Street Branch Office

Shop #7, Montano Plaza
High Street, San Fernando

Tel 1: 1-868-653-7745
Tel 2: 1-868-657-8571
Fax: 1-868-653-7274

Siparia Office

#2 Daisy Voisin Street,
Siparia

Tel 1: 1-868-649-3300
Fax: 1-868-649-9530

Point Fortin Branch

#14 Agard Road, Point
Fortin

Tel 1: 1-868-648-3504
Fax: 1-868-648-3764