



**HUGGINS**  
**Credit Union**  
Co-operative Society Limited

# Quarterly

April - June 2026 - Issue 2

## Huggins Credit Union *Members' Appreciation Day*



# Looking for a loan to renovate your home?

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## MISSION STATEMENT

To cultivate a financially sound and responsibly managed institution dedicated to enhancing the social and economic well-being of all our members, regardless of race, colour, creed, or political and religious beliefs. We are committed to fostering inclusivity, equity, and financial empowerment for every member of our diverse community.

## VISION STATEMENT

To be the premier credit union in Trinidad and Tobago, recognized for financial excellence, innovation, and a member-centric approach. We are committed to empowering our members through inclusive financial solutions, fostering economic growth, and leading the transformation toward a cashless, digitally advanced future.

## CORE VALUES

### INTEGRITY

We are committed to conducting our business with unwavering honesty, transparency, and ethical responsibility. Every decision and action we take is grounded in the highest moral standards, ensuring trust and respect from our members and the wider community. Our integrity builds long-lasting relationships and reinforces confidence in our credit union's financial operations.

### MEMBER FOCUS

At the heart of everything we do is the well-being of our members. We prioritize their financial goals, provide personalized services, and foster a supportive environment that addresses their unique needs. Our member-centric approach ensures that we offer relevant financial solutions and make their satisfaction our top priority.

### EXCELLENCE

We strive for excellence by constantly enhancing our services, operations, and member interactions. From delivering high-quality financial products to providing exceptional customer service, we are committed to achieving the highest standards. Continuous improvement and dedication to performance enable us to maintain our reputation as a trusted financial institution.

### INNOVATION

We embrace change and actively seek out new ideas, technologies, and methods to improve our service offerings. By integrating innovative solutions, we ensure that we remain competitive in the financial sector and deliver enhanced, user-friendly experiences for our members. We believe that forward-thinking innovation is key to staying relevant in a rapidly evolving digital world.

### COMMUNITY ENGAGEMENT

As a community-driven institution, we believe in giving back to the community that has supported us. Through sponsorships, partnerships, and volunteer initiatives, we actively contribute to the social and economic well-being of our local area. Our goal is to positively impact the lives of our members and the wider community by fostering financial education, inclusion, and development.

## Editor's Note

We are pleased to present our second-quarter issue to you as we continue striving to remain relevant, steadfast, and committed in our service while celebrating our 65th anniversary. The key to perseverance is staying true to the cooperative principles, as reflected in the well-known Ashanti proverb:

***"The left hand washes the right, and the right washes the left."***

As a society that values cooperation, we will continue working together with our brothers and sisters to achieve excellence, guided by this timeless principle.

Members should take pride in and remain aware of our society's rich history. Huggins Credit Union was founded on January 31st, 1961, and officially registered on March 2nd, 1961. This quarter also marked the introduction of our first-ever Membership Appreciation Day, held at the WASA Sports Ground on April 6th, 2026.

We are proud of our identity and accomplishments, and we encourage our membership to celebrate the following achievements:

- We have friendly and professional staff.
- Our first president was Vernon Lionel Barcant.
- Our membership as of 2025 stood at 1,593
- The Education Committee was revived in 2021.
- Since inception, Margot Welsh has remained the only female to have served as president.
- The first Board consisted entirely of male directors.
- Every year, members have received a dividend payout, as the society has consistently ensured this benefit is maintained.

Yours cooperatively,

*Rachel*

Rachel Briggs (BA)  
Chairperson  
Education Committee



# Tribute to Mr. Heathcliffe Samlalsingh

*Sunrise: July 26, 1962 – Sunset: April 6, 2026*

Huggins Credit Union joins with deep sorrow in mourning the passing of Mr. Heathcliffe Samlalsingh, a dedicated director who served with commitment and integrity.

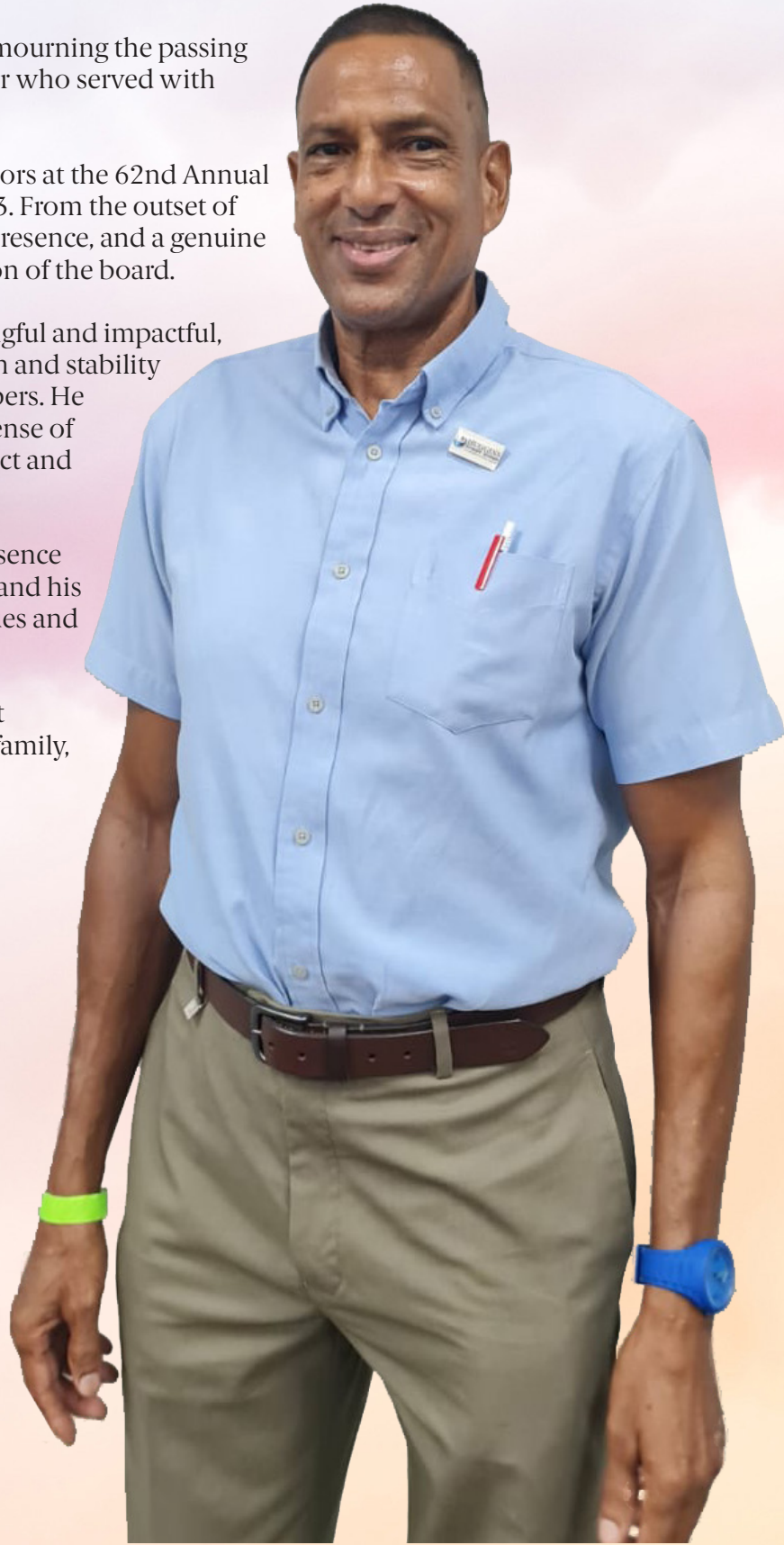
Mr. Samlalsingh was elected to the Board of Directors at the 62nd Annual General Meeting held on Saturday, June 24th, 2023. From the outset of his tenure, he brought thoughtful insight, a calm presence, and a genuine passion for service to every discussion and decision of the board.

His contributions to board meetings were meaningful and impactful, reflecting his unwavering dedication to the growth and stability of the credit union and the well-being of its members. He served with quiet strength, wisdom, and a deep sense of responsibility—qualities that earned him the respect and admiration of his fellow directors.

Though his time with us was far too short, his presence made a lasting impression. His voice, his counsel, and his camaraderie will be deeply missed by his colleagues and the wider Huggins Credit Union family.

The Board of Directors, Committees, Management and Staff extend our heartfelt condolences to his family, friends, and loved ones during this difficult time.

May his soul rest in eternal peace.



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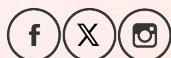
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# WORLD PRESS FREEDOM DAY



By Kefira Hypolite  
Member - Education Committee

Observed each year on May 3rd, World Press Freedom Day underscores the essential contribution of the media, commonly described as the fourth pillar of democracy, in delivering truthful and reliable information to the public. The observance draws global attention to the obstacles journalists face in their work and underscores the importance of safeguarding unrestricted access to information. It also pays tribute to media professionals who have lost their lives or placed themselves at risk in their pursuit of truth.

The 2025 theme "Reporting in the Brave New World." The Impact of Artificial Intelligence on Press Freedom and the Media examines the growing influence of emerging technologies on journalism. In particular, it highlights how artificial intelligence is reshaping news production while raising serious concerns related to ethics, misinformation, digital surveillance, and editorial autonomy.

World Press Freedom Day was officially established in 1993 by the United Nations General Assembly following a Recommendation from UNESCO, with the first observance taking place in 1994. The date commemorates the Windhoek Declaration of 1991, a landmark document that affirmed the importance of an independent, diverse, and free press as a cornerstone of democracy and human rights. Since then, May 3rd has served as a reminder of the government's responsibility to uphold press freedom and journalists' commitment to truth and accountability.

The observance serves as a powerful call to defend journalists and media institutions worldwide. It raises awareness of the risks faced by media workers, including censorship, intimidation, detention, and violence. Additionally, it creates space for journalists, policymakers, and the public to engage in meaningful dialogue about protecting press freedom. Ultimately, World Press Freedom Day reinforces the idea that transparency, democracy, and an informed society cannot exist without a free and independent press.

As George Orwell famously noted, "Freedom of the press, if it truly exists, includes the right to question, challenge, and oppose authority."

#### References:

News18. (2025). World Press Freedom Day 2025: History, importance, quotes and theme explained. <https://www.news18.com/lifestyle/world-press-freedom-day-2025-history-importance-quotes-and-theme-explained-ws-el-9318173.html>

UNESCO. (n.d.). World Press Freedom Day. <https://www.unesco.org/en/days/press-freedom>



**WOMEN  
POWER**

Winners of the Tug-o-War

# MEMBERS' APPRECIATION DAY

Monday, April 6th, 2026



Celebrating  
**65** Years  
**HUGGINS**  
Credit Union  
Co-operative Society Limited

*Together across Generations*

The Board of Directors and, by extension, the Membership Appreciation Day Committee of the Huggins Credit Union Cooperative Society Limited are thankful to all who participated in our recently held Membership Appreciation Day, which commemorated our 65th anniversary.

Our sincere gratitude to you for showing your love in action. This is a labour of love, and your continued support as we go forward is essential to our growth and success.

Take this time to reflect on how far we have come, and let us not take the brotherhood of love, faith, camaraderie, and patience as bystanders.

We appreciate your participation.

**Thank You!**



# MEMBERS' APPRECIATION DAY EVENT RECAP



The Huggins Members' Appreciation Day began at a relaxed pace, with members gradually arriving as the day unfolded. Early weather challenges delayed the full start of activities, but as conditions improved, the atmosphere quickly came alive with a growing crowd and renewed energy.

At the heart of the event, the Curry Duck cook-out teams were already in full swing, skillfully preparing their dishes and filling the air with the rich, unmistakable aroma of Trini curry. Adding to the excitement, the Credit Union's President took a moment to join in, lending his personal touch to the culinary showcase.

As the day progressed, there was something for everyone to enjoy. Children eagerly lined up for face painting, while members mingled, shared laughs, and embraced the spirit of togetherness. The deejay kept the vibe alive with upbeat music, setting the tone for an evening of celebration.

By the time the curry dishes were nearing completion, the venue was buzzing with activity and anticipation. Once the weather cleared, members of the planning committee addressed the gathering, sharing brief remarks and encouraging everyone to fully enjoy the evening's entertainment, games, and camaraderie. They invited members, their families, and guests to dine. A wide variety of Creole and Curry dishes were available, offering something for everyone to enjoy.

With appetites satisfied, the focus shifted to fun and games. Participants of all ages eagerly joined in, showcasing their competitive spirit and adding to the lively atmosphere of the evening.

Overall, the event reflected the true essence of Huggins Credit Union celebrating 65 years of serving its membership.



# Huggins Credit Union has introduced its Member Discount Card.



Become one of our partners and in return, your business will enjoy:

- Increased customer traffic from our dedicated membership base
- Greater brand visibility through our communication channels (newsletter, website, social media, and events)
- The opportunity to build strong, long-term customer relationships within our community

Participation is simple – you choose the level of discount or benefit that best suits your business.

We will ensure that our members are made aware of your partnership and encouraged to support your business.

We would be delighted to discuss this further and answer any questions you may have.

Please feel free to contact us at 622-4810 or [info@hugginscu.com](mailto:info@hugginscu.com).




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# THE IMPORTANCE OF LAW IN OUR COUNTRY



By Tiffany Bramble  
Member - Education Committee



**M**ost of us do not think about the law until something goes wrong. It may be a dispute with a neighbour, a problem at work, a traffic matter, or a serious crime reported in the news. Yet, even when we are unaware of it, the law is working quietly in the background every day, shaping how we live, work, and interact with one another. In Trinidad and Tobago, the law plays a crucial role in keeping society fair, safe, and orderly.

## KEEPING SOCIETY ORGANIZED AND PEACEFUL

Imagine a country with no rules—no traffic laws, no courts, no regulations. Chaos would quickly replace cooperation. Law provides structure by setting clear rules that everyone is expected to follow. These rules help prevent conflict and give us peaceful ways to resolve disputes. In our country, disagreements are settled in courtrooms rather than on the streets. This reliance on the legal system promotes calm, stability, and respect for authority, which are essential for a peaceful society. As constitutional scholars have long recognized, the rule of law is fundamental to maintaining social order and protecting citizens from arbitrary action.

## PROTECTING OUR RIGHTS AS CITIZENS

One of the most important roles of law is protecting our rights and freedoms. The Constitution of the Republic of Trinidad and Tobago guarantees fundamental rights such as freedom of speech, freedom of religion, and the right to a fair hearing. These are not privileges; they are legal rights that belong to every citizen. The law ensures that people are treated equally, and that no one—regardless of wealth, position, or influence—is above the law. This protection is especially important for vulnerable groups, giving them a voice and a means of seeking justice. The United Nations emphasizes that human rights and the rule of law are inseparable—one cannot exist without the other.

## HOLDING LEADERS AND INSTITUTIONS ACCOUNTABLE

The law also keeps those in power in check. Government officials and public institutions must act within the limits set by law. When they do not, citizens have the right to challenge

their actions through the courts using judicial review—a process that allows judges to examine whether government decisions are lawful and fair. This accountability is a key part of democracy. It builds public trust and reassures citizens that decisions affecting their lives are made fairly and transparently. The Commonwealth Secretariat notes that strong democratic institutions depend on effective legal frameworks that hold leaders accountable to the people they serve.

## SUPPORTING BUSINESS AND DEVELOPMENT

A strong legal system is essential for economic growth. Businesses rely on the law to enforce contracts, protect property, and regulate fair trade. Investors are more willing to invest in a country where the law is respected and predictable. In Trinidad and Tobago, labour laws protect workers, commercial laws support businesses, and environmental laws help preserve our natural resources. Together, these laws contribute to national development and a better quality of life.

## LAW GROWS WITH SOCIETY

Law is not fixed or outdated. As society changes, so does the law. New legislation and court decisions respond to modern challenges such as technology, environmental protection, and social change. This ability to adapt ensures that the legal system remains relevant and effective.

## CONCLUSION

Law is more than rules written in books—it is the foundation of our society. It protects our rights, maintains order, promotes fairness, and supports development. In Trinidad and Tobago, respecting and upholding the law is not only the responsibility of judges and lawyers but of every citizen. When we understand the importance of law, we strengthen our democracy and help build a safer and more just country for everyone.

*Miss Bramble is a second-year law student at the University of the West Indies, St. Augustine.*



# THE AUTHORITY OF THE BOARD OF DIRECTORS

By Kyran Williams  
Secretary - Education Committee

**A** group of elected individuals known as the Board of Directors work together to make executive decisions, review, and administer activities for the credit union. These people are instrumental in maintaining or altering the culture and future of our society. What are their actual capabilities? What is/are the precise method/s of doing such?

Well, just like any other group, you need a leader. Someone fit enough for the role to take charge and guide a group to the 'promised land'. In the Board of Directors, this person is called the Chairperson. The Chairperson is truly the brain of the operation. He makes the most crucial decisions that could define a group's future. This role can also be seen as a representative across the field for the company and its leadership style. This person, along with their other group members, can create new policies, proceed or deny new ideas brought to the committee and control how operations are conducted around the company.

Once a chairperson is chosen, a Vice-Chairperson will follow and assist. If the Chairperson is unable to attend meetings or commit to his/her role, the Vice-Chairperson will take over. The committee's secretary must also be appointed by the Board of Directors. It is the responsibility of the person in this role to make sure that all important decisions, notices, and other important topics are well documented. During committee meetings, the secretary will record each step of the meeting from start to finish, which can be reviewed for reference purposes. Whether in-person or online via applications such as Zoom, where they would have to offer a Zoom link for those to attend. Similar to the Chairperson, a Vice-Secretary can be elected.

With the Board of Directors, a person with the right qualifications will be elected as Treasurer. In this role, the treasurer oversees all financial movements in a business. This person knows when, where, how and why money is spent. Offering financial reports based on financial movements in a selected amount of time. This report is clear, detailed with all major financial moves that affect a budget and has all relevant information on how funds are circulated. As for the rest of the directors on the Board, their role is to work diligently with each other and assist in maintaining law within the boundaries of their jurisdictions. The Directors will follow their business's bylaws and proceed with moving forward with all proceedings. Coming up with new ideas and resolutions that can benefit their business with great force.

Now that we have a clearer understanding of what the Board of Directors are and how they operate as a system, we can now move forward with how important their authority as a group in business functionality. The Board stands firm as a united force to keep structure, faith and balance for members to interact and flow. Offering more services for the membership to indulge in causing it to flourish. Smooth sailing in a competitive field with other businesses or cooperatives. Each Director plays an essential role, especially in a Credit Union's operation. This is a very important notice when members cast their votes at Annual General Meetings for new Directors. These individuals are the reason why so many companies blossom well. As they alter positions eventually, everyone has a strong attribute that can be used to easily benefit one way or another. It all comes down to what the Board as a team decides what choices are the most beneficial choices for its members and their establishment.



Synonyms are words similar or the same in meaning

Antonyms are words opposite in meaning

In this quarter we are focusing on some financial terminology used in the cooperative fraternity.

WORDS	SYMONYM	ANTONYM	SENTENCE
Economize	Conserve	Reckless/Waste	<b>Conserving</b> and spending wisely are key to growing your savings, rather than being <b>reckless and wasting</b> it on unnecessary things
Invest	Commits	Divest	The credit union <b>commits</b> funds to projects that help members, rather than <b>divest</b> from opportunities that could bring growth.
Arrears	Overdue	Paid	Loans that are <b>overdue</b> can cause problems, while those that are <b>paid</b> on time keep your account in good standing
Loan	Credit	Repayment	Using <b>credit</b> wisely allows members to meet needs, but failing <b>repayment</b> can harm their financial record.
Supervisory	Regulatory	Dereliction	The board follows strict <b>regulatory</b> rules to ensure smooth operations and prevent any <b>dereliction</b> of duty.
Profit	Gain	Loss	The credit union aims for <b>gain</b> through smart management, while careful planning helps avoid <b>loss</b> .
Resolution	Decision	Indecision	A firm <b>decision</b> helps the board move forward efficiently, while <b>indecision</b> slows progress and causes confusion.

# THE MEMBERS WHO SERVE US

We need to know our fellow members who serve us beyond compromise, my fellow members. This moment allows me the opportunity to introduce those who serve on the Board of Directors, Credit Committee, and Supervisory Committee to you. Their dedication to the growth and well-being of our society is unwavering, and they consider it a LABOUR OF LOVE.



**WILMA ABBOTT-ROMANY - Secretary**

## *Board of Directors*

Our secretary is affectionately called Aunty Wilma, who enjoys serving and has been a cooperator for more than forty years. Her commitment to progress is evident from her work on various committees. Her meticulous ability to complete anything placed in her hands makes her the 'pioneer' of the annual Children's Christmas Treat. She is a skilled businessperson who devotes her time to training and developing her staff in every aspect of customer service and providing punctual feedback to the clients they serve.



**RACHEL BRIGGS - Assistant Secretary**

## *Board of Directors*

In 2006, Miss Briggs became a member of this esteemed society, but only 11 years later did she accept the call to serve on the Supervisory Committee. She served faithfully for three years and then transitioned to the Board of Directors. Under Robin Samlalsingh's leadership, she was given the responsibility of overseeing the Education Committee portfolio as a director. She considered this an opportunity for growth and collaboration with others, so she didn't see it as a challenge. After obtaining a Bachelor of Arts in Cooperative Studies, she further refined her expertise as the Head of the Education Committee.

Miss Briggs is enthusiastic about our society and believes that the membership can be a catalyst for change because everyone has the potential to make a positive contribution. Her recommendation to all members is to become interested in our society's affairs and be supportive by providing constructive criticisms so that the leadership can improve their abilities to provide better service to the membership.



**SHARIFA CONSTANTINE-BRISTOL - Treasurer**

## *Board of Directors*

Sharifa Constantine Bristol is a 45-year-old Accountant and Treasurer of Huggins Credit Union Cooperative Society Limited. In her role, she has been instrumental in strengthening the Credit Union's financial management practices, ensuring accountability, and supporting sustainable growth for its members. A graduate of Mt. Hope Junior Secondary and Barataria Senior Comprehensive, Sharifa combines her professional expertise with strong Christian values. Beyond her career, she is passionate about music, reading, and travel, which contribute to her well-rounded outlook and commitment to service.



**HEATHCLIFFE SAMLALSINGH - Former Member**

## *Board of Directors*

My name is Heathcliffe Samlalsingh. I have a wife, 3 children and 4 grands... soon to be 5. I have been involved in finance and entrepreneurial business since leaving school. Whilst I have reached the age of retirement, I continue to work. In the same way, I hold fast to the concept that once we have life, we do not stop dreaming and seeking to align with your purpose.

"On April 6th, 2026, Mr. Samlalsingh departed this life. His dedicated service and valuable contributions to Huggins Credit Union Cooperative Society Limited and its Board of Directors were deeply appreciated and will be greatly missed."



**NISHA MOHAMMED** - Secretary

## Supervisory Committee

My name is Nisha Kimberly Mohammed. At 42 years old, I am single and currently do not have children, focusing on both my professional growth and personal passions. I am a dedicated accounting professional with over 20 years of experience. I hold an MBA in Finance and I am currently pursuing my ACCA qualification to further strengthen my expertise. Throughout my career, I have built a reputation as a dedicated and hardworking individual, committed to seeing projects through with accuracy and efficiency. Beyond my professional life, I enjoy cooking, outdoor activities, travelling, helping stray animals and caring for my pets, which brings balance and joy to my daily routine. I also have a deep appreciation for plants and growing my own food. I find great joy and excitement in harvesting produce from my own garden. I live by the words, 'you live and you learn,' and carry that philosophy into every aspect of my life



**WENDY INNISS** - Record Keeper

## Supervisory Committee

Wendy Inniss is a supervisor at UNICOMER (Trinidad) Ltd and has twelve years of experience working with the Credit Department. She is the mother of four children (two boys and two girls). Her passion for nature and hiking has taken her to many parts of Trinidad and Tobago. She attended Woodbrook Government Secondary and St. Augustine Comprehensive. After completing her 'A' levels, she felt she needed a break from studying before she moved on to obtain her degree, so she decided to work for a year. That year turned into many years! It was always her desire to be a teacher, but she got caught up in the business world. Being a believer in lifelong learning and still desirous of obtaining a degree, she enrolled at the College of Science, Technology and Applied Arts of Trinidad and Tobago (COSTAATT) in 2014 to pursue a B.A in Latin American Studies. One of her greatest achievements in life was graduating Magna Cum Laude in 2019. Although not realizing her dream of becoming a teacher, she made up for this by tutoring and volunteering at various educational institutions. Education has always been her passion as she believes that "learning never exhausts the mind".



**SARAH DURRANT** - Chairman

## Credit Committee

Courts (Trinidad) Limited recently recognised Sarah Durrant for her outstanding 30 years of dedicated service to the company. A committed supervisor, Sarah has exemplified professionalism, loyalty, and excellence throughout her career.

Sarah brings a wealth of knowledge and experience to the Credit Committee of Huggins Credit Union Cooperative Society Limited. She was first elected to the Credit Committee in 2012 and has continued to serve with dedication and commitment ever since. Her years of service have been marked by professionalism, sound judgment, and a genuine passion for serving the membership.

In addition to her role on the Credit Committee, Sarah also previously served as a member of the Board of Directors, further demonstrating her leadership and longstanding contribution to the credit union movement.

Beyond her professional accomplishments, Sarah is a devoted wife of 35 years and a loving mother of two daughters. She is also a strong and faithful servant of God, living a life rooted in faith, humility, and service to God. Her unwavering commitment to both her family and her faith continues to inspire all who know her.



**NICOLE ABDOOL** - Member

## Credit Committee

My name is Nicole and I am a dedicated professional with 19 years of service at Unicomer (Trinidad) Ltd

I am currently studying Phlebotomy at CASMET as part of my personal and professional development.

I have also been a proud member of Huggins Credit Union for over 18 years.

I am currently serving on the Credit Committee, which allows me to give back to the community by supporting fair, accessible financial services for our members, which in turn, will help our Credit Union grow in ways that will benefit individuals and families alike.

# Members... We've reduced the interest rate and extended the terms for a new showroom and new RORO vehicle loan.



Looking to purchase a brand-new showroom or a new RORO vehicle?

We're offering:

- 0.5% interest per month on the reducing balance
- Up to 8 years to repay
- Stress-free, flexible financing tailored to your needs

Whether it's your first car or your next upgrade, we're here to help make it happen.

Visit or call us today!

Loan subject to normal lending criteria.

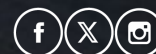
Special conditions apply.

Huggins Credit Union — Helping You Move Forward.



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By Kyran Williams  
Secretary - Education Committee

## Community Projects

One of the tasks carried out by Cooperatives is community projects. To help create a stronger and more developed community, members of their respective cooperatives come together to assist individuals and organizations in reaching their goals and potential. This fosters togetherness because ideas and goals are shared, which benefits everyone. Building bonds with local businesses also creates opportunities for others to observe, learn, and interact with people from different backgrounds, cultures, and ambitions from various perspectives. These community projects can commence through collaborations or donations.

Our Education Committee has been very active in Community Projects over the past four years. Under the leadership of the knowledgeable and well-respected Ms. Rachel Briggs, our Credit Union continues to make progress in this arena. Most recently, the committee made a small donation to the New Beginnings Educational Centre, an institution that caters for children with learning disabilities. This is our second year in partnership with the school. Ms. Phillis Griffith, the principal, and the staff members expressed their gratitude for the assistance.

*As we continue to grow as a committee, we plan on continuing our journey and creating more Community Projects and doing our part to help others around us grow and make a difference within other communities.*

In early 2025, our Education Committee engaged in another Community Project with another establishment. One such institution was the Bridge of Hope Children's Home, located in Sangre Grande. The Children's home required new books for the young ones to enjoy. Fortunately, when the Logos Hope arrived in Trinidad, Ms. Griffith of New Beginnings assisted the Committee in selecting books suitable for the various age groups. The Education Committee then travelled to the Children's home to present the books to the children, who were delighted with the donation.

As members of society, we share our communities with people from diverse backgrounds. Through little steps, we have made a huge difference both for others and ourselves. Using the resources available through Huggins, we have positively impacted communities within a relatively short period. As we continue to grow as a committee, we plan to continue creating community projects and doing our part to help others grow and make a difference within their communities. Other organizations have already begun discussions with our committee regarding future projects. Helping create a better future for the next generations.

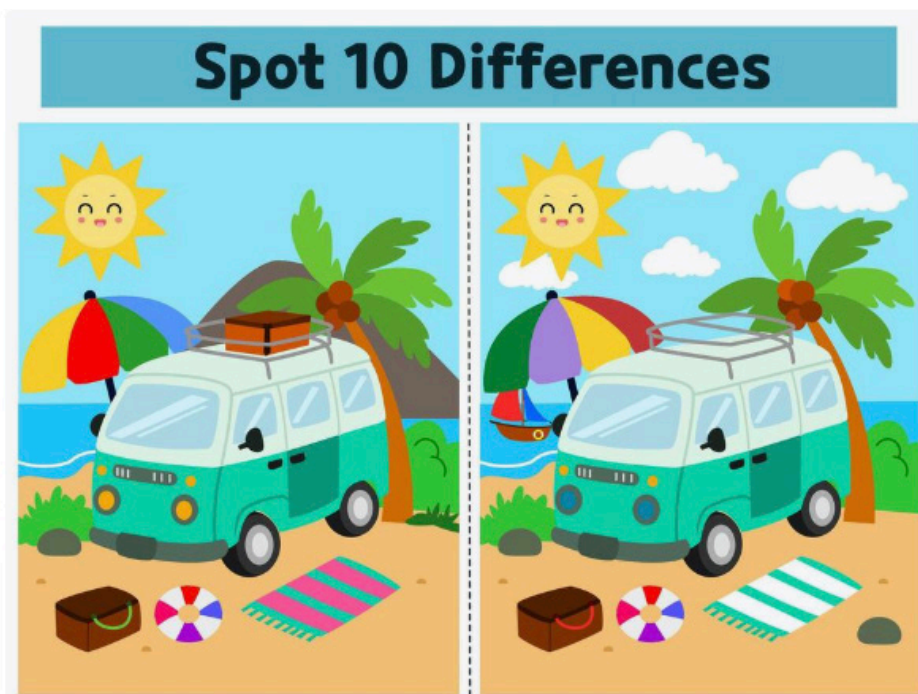


## THE Kids CORNER

Some words are hidden multiple times – Can you find all?



- SAVINGS
- CREDIT
- UNION
- ACCOUNT
- MONEY
- LOAN
- INTEREST
- SHARE
- SAFE
- BANK
- GOAL
- SPEND
- SAVE
- EARN
- MEMBER
- BUDGET



# Let's stay connected!

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

It is one of our key social media platforms your credit union use to post EVERYTHING you should know about Huggins.



Log into your Facebook account

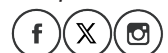
Search for Huggins Credit Union Group page and click the 'Join group' button.

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



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# 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 members 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 lifetime coverage 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:

- Medical examinations are unnecessary.
- Lifetime insurance coverage
- Claim payments are made within 48 hours of receiving the claim.

## New Benefit Features:

- Terminal Illness Benefit: If an Insured Member or Person is diagnosed with a terminal illness and has less than six (6) months to live, they can receive their full Plan Benefit while still alive.
- Accidental Death Benefit: If the Insured Member dies due to an Accident, the Plan will pay double the Coverage amount.
- Coverage for More Children: The Plan now covers up to five (5) children. Expanded coverage will extend to children who financially depend on the Insured Member, whether they are biological, adopted, or otherwise. This therefore means that the Plan will now cover up to nine (9) family members.

You can choose from greater coverage options with our optional, expanded Critical Illness Rider, still at the same premium rates:

- The Insured Member may now choose from six (6) coverage levels, with benefits up to \$600,000.
- Critical Illness protection has been increased from five (5) to ten (10) critical illnesses - Cancer, Heart Attack, Stroke, Major Burns, Coma, Coronary Artery Bypass, Alzheimer's Disease, Deafness, Loss of Speech, and Multiple Sclerosis.

## 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 becomes 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	\$63.40
Plan B	\$15,000.00	\$95.10
Plan C	\$20,000.00	\$126.80
Plan D	\$30,000.00	\$190.20
Plan E	\$40,000.00	\$253.60
Plan F	\$65,000.00	\$412.10
Plan G	\$100,000.00	\$634.00

We make The Family Indemnity Plan available to provide financial assistance 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 your family.

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

