

# LAMBEAU CREDIT UNION TIMES



"Always Here for You"

JULY 2024



## 78 Years serving you as a Credit Union

### History

On the 28th of August 1946 the Lambeau Credit Union Cooperative Society Limited was registered. Since then, the Credit Union has grown from serving 15 persons to a membership of over 6,000 members. Service above profit has always been at the core of our being. Our entrepreneurship was never driven by the greed of the few but has always been, and will continue to be, to the benefit of all.

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### Who We Are

Lambeau Credit Union has been serving members for over 75 years. We are committed to helping members build their financial future by offering a variety of products and services, including savings, investing, insurance, and more.

**WE ARE CELEBRATING  
78 Years of Service!**

# Vision

We provide relevant, innovative products and services that encourage and support holistic development for all members and their families; and will efficiently deliver excellent customer service in a professional, ethical, and caring manner executed by an effective management and staff.

# Achievements

## 1. Marketing.

- **Installation of a Billboard at Lowlands:** To increase our visibility and attract new members, we installed a prominent billboard at Lowlands. This strategic location ensures high traffic and visibility, allowing us to reach a broader audience. The benefits to the credit union include increased brand awareness, attracting potential members, and reinforcing our presence in the community.
- **Significant Increase in Social Media Presence:** By enhancing our social media efforts, we have successfully engaged with a younger demographic, which is crucial for the long-term growth of the credit union. This increase in social media activity has allowed us to communicate more effectively, share updates, promote our services, and receive valuable feedback from our members.

## 2. Adoption and Support of Lambeau Football Club.

- **Donation of Uniforms to the Lambeau Football Club:** As part of our commitment to social responsibility, we donated uniforms to the Lambeau Football Club. Supporting youth and sports in our community is one of the best investments we can make, fostering teamwork, discipline, and a sense of belonging among the young athletes.

## 3. Contributions to Mighty Minds Inclusive Learning Centre.

- **Donation of a Television and Fans:** In celebration of World Down Syndrome Day, we donated a television and fans to the Mighty Minds Inclusive Learning Centre. This contribution ensures that the students have a better and more comfortable learning environment, supporting their educational needs and enhancing their overall experience.



Donation of Television and Fans



## 4. International Women's Day Health Awareness Programme.

### Services Offered:

- Blood Pressure Testing.
- Blood Sugar Testing.
- HIV Testing.
- Immunization.
- Nutritional Counselling.
- Dental Care.
- BMI Testing.
- Cholesterol Testing.

Ensuring the health of our members is paramount because your health is your wealth. Our health awareness programme demonstrates our commitment to the well-being of our community, providing essential health services and promoting healthy lifestyles.



Father's Day Appreciation

### 5. Valentine's Day Appreciation Programme.

- **Appreciation Initiative:** This programme was designed to share love and appreciation with both our members and the hardworking staff of the credit union. It's our way of saying thank you for their continuous support and dedication.



### 6. Mother's Day Appreciation Programme.

- **Celebrating Mothers:** We celebrated Mother's Day by showing appreciation to the mothers among our staff and the various committee members who work tirelessly to ensure that Lambeau Credit Union remains the premier credit union on the island. Their dedication and hard work are invaluable to our success.



Mother's Day Appreciation

### 7. Father's Day Appreciation Programme.

- **Honoring Fathers:** The Education and Events Committee organized a special appreciation programme for the fathers within our credit union. Through tokens of appreciation, we expressed our gratitude and ensured that all fathers feel valued and recognized for their contributions.

### 8. Smart Money Moves Programme.

- **Financial Education:** This programme was geared towards educating our members on better financial management. By providing practical advice and strategies, we aim to empower our members to make informed financial decisions and achieve their financial goals.

### 9. Estate Planning Programme.

- **Benefits of Estate Planning:** The programme covered essential topics such as Wills, Probate, Estate Management, and the differences between Trusts and Wills. Understanding these aspects is crucial for our members to plan their estates effectively, ensuring their wishes are honored and their loved ones are taken care of.

### 10. The Credit Union's Online Platform.

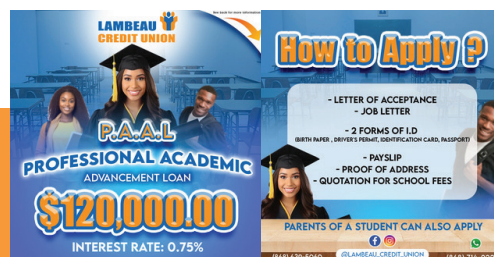
- **Embracing Digital Transformation:** The impending launch of our new online platform would mark a significant step forward for the credit union. This platform makes it easier for our members to conduct business, offering convenience, accessibility, and a streamlined experience. Members can now manage their accounts, apply for loans, and access services from the comfort of their homes.

### 11. Tobago Harvest Loan.

- **Supporting Harvest Celebrations:** In celebration of Tobago's Harvest, we introduced the Harvest Loan facility, catering to all who enjoy the harvest festival. This loan provides financial support for various activities related to the festival, ensuring that everyone can participate fully in this cherished tradition.

### 12. Launch of the Professional Academic Advancement Loan (PAAL).

- **Supporting Educational Goals:** The PAAL is designed for individuals who wish to further their education. This loan provides financial support for tuition, books, and other academic expenses, enabling our members to pursue their academic goals. The benefit to the credit union is fostering a more educated membership base, which contributes to the overall growth and development of the community.



**LAMBEAU CREDIT UNION**  
CELEBRATES  
**78 YEARS**

VACATION  
WEDDINGS  
EDUCATION  
HOME RENOVATIONS

UP TO  
**\$78,000**  
Interest rate as low as 0.78%

LONGER TERM (UP TO 78 MONTHS)  
PROMOTION ENDS: AUGUST 30<sup>TH</sup>, 2024  
LOANS SUBJECT TO NORMAL LENDING CRITERIA

### 13. Celebrating 78 Years of Service.

- **78 for 78 Campaign:** This year, Lambeau Credit Union celebrates 78 years of continuous service to the people of Tobago. To commemorate this milestone, we have launched the 78 for 78 campaign, offering \$78,000 for 78 months at a low interest rate of 0.78%. This special offer provides significant financial benefits to our members, making it an excellent opportunity for those looking to finance major purchases or investments.

**CHRISTMAS CASH BOOSTER!**  
INTEREST RATES AS LOW AS 1%  
NOVEMBER 1<sup>ST</sup> - DECEMBER 31<sup>ST</sup>  
FLEXIBLE LOAN TERMS  
**\$178,000**

**ELEVATE LOAN**  
MULTIPLY YOUR DIVIDENDS  
UP TO **7.8x**  
DRAFT #5  
Interest rates as low as 0.78%  
FLEXIBLE LOAN TERMS  
OCTOBER 30<sup>TH</sup> - NOVEMBER 30<sup>TH</sup>

Branch: Caribou Main Road, Caribou, Tobago  
Head Office: 34 Lambeau Village Street, Lambeau, Tobago  
Website: [www.LambeauCU.com](http://www.LambeauCU.com)

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## Interested in Advertising with us?

- Please contact our office: (868) 639-5060

Thank you for being a part of Lambeau Credit Union. We look forward to serving you and our community with dedication and excellence.

For more information, visit our website or follow us on social media:

[www.lambeaucreditunion.com](http://www.lambeaucreditunion.com)

Lambeau-Credit-Union  
 lambeau\_credit\_union

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## Credit Union Word Search

B E N E F I T P L O A N S B D  
O E V I R O A C C O U N T G I  
N N O U S I N V E S T M E N T  
D I V I D E N D I M E M B E R  
F I N A N C I A L N T R I B E  
U N I O N S A V I N G S T D E  
M O R T G A G E C R E D I T A  
C O M M U N I T Y B U G G E T

Find the following 15 words related to credit unions in the puzzle below:

- Savings
- Loans
- Membership
- Dividend
- Interest
- Community
- Financial
- Cooperative
- Account
- Investment
- Mortgage
- Credit
- Union
- Budget
- Benefit