# adVENTURE

The Official Publication of **VENTURE** Credit Union Co-operative Society Limited

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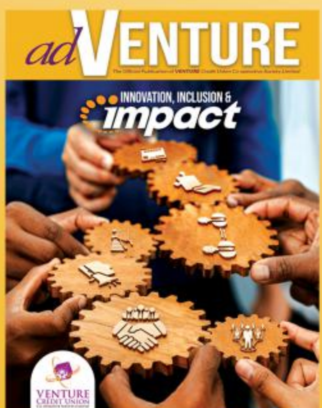


Editor: **Hakeem Jordan**
Producer: **Education Committee**
Layout & Design: **Janelle Jacelon**

adVENTURE:
c/o The Education Committee, VENTURE Credit Union Co-operative Society Limited,
No. 2 Noel Street North, Couva
Tel: 225-4VCU (4828)
Email: marketing@venturecu.com
Website: www.venturecreditunion.com

# Meet the New Chief Executive Officer

*By: Niall Legerton, Chief Executive Officer*

It is a privilege to share my first message with you through the "Off the CEO's Desk" column. As I settle into the role of Chief Executive Officer of **VENTURE** Credit Union, I do so with a deep sense of responsibility, humility, and optimism about the future of our organization.

For more than 25 years, I have worked in financial services, with a focus on financial performance, institutional strengthening, governance, and sustainable growth. Throughout my career, I have had the opportunity to lead organizations through periods of change, improvement, and renewal, including leading teams that achieved financial performance awards. While such achievements are meaningful, I have always believed that sustainable success is never the result of one individual. It is built through teamwork, discipline, trust, and a clear commitment to serving people well.

That belief is especially important in the credit union movement. Credit unions exist for a purpose that goes beyond financial transactions. We exist to help members improve their financial well-being, access opportunities, support their families, and build better futures. **VENTURE** Credit Union has a proud foundation, and I wish to acknowledge the members, employees, Board, committees, and host companies who have contributed to its development over the years.

Since assuming this role, my focus has been on listening, learning, assessing, and working with the team to build momentum in the areas that matter most to our members. We have placed renewed emphasis on performance accountability, stronger reporting, and disciplined management practices. These are not simply internal matters; they are important because they help us serve members

more efficiently, make better decisions, and ensure that our resources are directed toward meaningful outcomes.

One encouraging early achievement was **VENTURE** attaining its monthly loans target for May. This was an important milestone, and I wish to commend the teams involved for their effort and renewed focus. Lending remains one of the most important ways in which we support our members, whether they are seeking to improve their homes, purchase vehicles, pursue education, manage important life events, or meet other financial needs. Our objective is not only to grow the loan portfolio, but to do so responsibly, with sound judgement, proper risk management, and a clear understanding of members' circumstances.

As we move forward, improving member service and responsiveness will remain a major priority. Members should feel valued, heard, and supported at every point of interaction with **VENTURE**. Whether engaging with us in branch, by telephone, online, or through other channels, the experience should be professional, timely, and helpful. Service quality is not a slogan; it is one of the most visible ways we demonstrate respect for our members.

We will also continue to strengthen digital convenience. The expectations of members are changing, and financial institutions must respond by making services more accessible, efficient, and user-friendly. Digital transformation does not mean losing the personal connection that makes credit unions special. Rather, it should help us serve members better, while allowing staff to focus on higher-value engagement and support.

Another important area of focus will be re-engaging inactive and dormant members. Every member relationship matters. Some members may have lost touch with the organization over time, while others may not be fully aware of the products, services, and support available to them. We have an opportunity to reconnect, rebuild trust, and demonstrate that **VENTURE** remains relevant to their financial lives.

Strong governance, risk management, and accountability will also remain central to our approach. A sustainable credit union must balance growth with prudence. We must pursue opportunities while protecting members' interests, maintaining sound controls, and ensuring that decisions are aligned with the long-term strength of the organization.

The period ahead will require focus, collaboration, and disciplined execution. There is important work to be done, but there is also much to be encouraged by. I have already seen commitment across the organization, and I believe that by working together, we can build on **VENTURE**'s foundation and create stronger outcomes for our members.

To our members, thank you for your continued trust. To our staff, Board, committees, and partners, thank you for your contribution and support. **VENTURE**'s future will be built through shared purpose, responsible growth, improved service, and a renewed commitment to helping our members succeed.

Together, we can strengthen **VENTURE** and continue building an organization of which we can all be proud.

# Celebrating International Year of Volunteers for Sustainable Development (Ivy 2026).

*Volunteering Forward:* ***Building a Resilient Future Together***
*By: Hakeem Jordan, Education Committee Officer*


The year 2026 brings a powerful global milestone. The United Nations has officially declared this the **International Year of Volunteers for Sustainable Development (IVY 2026)**.

At **VENTURE**, our foundation rests firmly on the cooperative philosophy of "people helping people." This international observance resonates deeply with our core identity. It honors the millions of local and global volunteers who dedicate their time to lift up others. It also highlights how everyday service drives community resilience and accelerates progress toward vital global goals.

Volunteering is more than just an act of charity; it is the lifeblood of **VENTURE**'s democratic structure. Unlike traditional financial institutions, we are steered by members who step forward to serve on our **Board of Directors, Credit Committee, and Supervisory Committee**.

These statutory committees are fueled entirely by volunteers who give freely of their professional expertise, time, and leadership. By serving at the governance level, our volunteer leaders build a critical financial safety net for everyone, ensuring that **VENTURE** remains strong, stable, and completely member-focused.

The UN Sustainable Development Goals (SDGs) can feel vast and distant, but real change always begins at the local level. When you volunteer to serve on a **VENTURE** committee, your strategic decisions directly advance global targets like reducing poverty, protecting financial well-being, and promoting quality financial literacy.

Our **Education Committee** design the very programs that mentor our youth and uplift our communities. Every hour spent in a boardroom meeting or planning an initiative sends a ripple effect through Trinidad and Tobago, proving that democratic, member-led governance can solve massive, systemic challenges.

**VENTURE** Credit Union is incredibly proud of our members and staff who constantly give back. As we celebrate IVY 2026, we challenge you to take your community involvement to the next level by offering your skills to your credit union.

Consider standing for election to our Board or committees at the next Annual General Meeting or look out for internal calls to join our specialized sub-committees. Your time, your passion, and your professional hands can help shape a sustainable financial future for Trinidad and Tobago.

Let us make this year of volunteering an unforgettable ad**VENTURE**!

EDUCATION COMMITTEE ENDEAVORS

# Building a brighter tomorrow through Education

**Plan Today, Protect Tomorrow: Key Takeaways from Our Wills & Succession Planning Webinar**
Securing your financial legacy requires proactive action. On Wednesday 25 February 2026, the **VENTURE** Credit Union Education Committee hosted an essential webinar titled **"Plan Today, Protect Tomorrow – Wills & Succession Planning."**

The session provided members with practical guidance on estate planning, asset protection, and minimizing future legal complications. Here is a recap of the key insights and strategies covered during the event.

A will is the foundation of a secure financial legacy. The webinar emphasized that estate planning is not just for the wealthy; it is a critical step for anyone who wants to ensure their assets are distributed according to their wishes. Participants learned how a clear, legally binding will protects loved ones, prevents family disputes, and ensures a smooth transition of ownership.

Many individuals delay estate planning due to misconceptions or discomfort with the topic. The session highlighted frequent pitfalls, including:

- Failing to create a will, which leaves asset distribution up to standard legal formulas rather than personal preference.
- Forgetting to update a will after major life events like marriage, divorce, or the birth of a child.
- Using ambiguous language can lead to misinterpretation and legal challenges.

Understanding the legal framework is vital to creating a valid will. The presentation outlined the necessary legal procedures, documentation, and witnessing requirements required by law. By following these structured guidelines, members can shield their beneficiaries from lengthy probate delays and unnecessary legal expenses.

Effective succession planning integrates legal documents with the right financial instruments. The webinar highlighted various tools designed to ease the financial burden on grieving families. A key highlight was the **CUNA Family Indemnity Plan (FIP)**. This plan provides critical financial support by offering quick cash benefits to cover funeral and final expenses, ensuring that a family's immediate financial needs are met without disrupting long-term inheritance plans.

The event successfully enhanced member awareness, equipping participants with actionable strategies to safeguard their assets. **VENTURE** Credit Union remains committed to providing financial education that empowers our community to build and protect a lasting legacy.


## **VENTURE** Delivers Strong Annual General Meeting Experience In April 2026

# Excellence through Innovation

*By: Hardaye Harrypersad*
*Corporate Secretary*




**VENTURE** Credit Union Co-operative Society Limited delivered a highly successful and engaging Annual General Meeting (AGM) on **Wednesday 16 April 2026,** reporting on the 2025 financial year and setting a new benchmark for member participation through its hybrid format.

With **424 members attending in person** and an additional **260 members joining virtually,** the AGM demonstrated the Credit Union's continued commitment to accessibility, inclusivity, and modern member engagement.

The strong turnout across both platforms reflects growing member confidence and highlights the effectiveness of combining traditional in-person interaction with digital access, ensuring that more members can actively participate in the affairs of their Credit Union.

The success of this year's AGM was driven by the seamless execution of its hybrid format. Members were able to participate in a way that best suited them, either by attending physically or joining virtually with full visibility of the proceedings.

This approach significantly expanded participation, allowing members to stay informed and engaged regardless of location. More importantly, it strengthened transparency and inclusion, reinforcing the Credit Union's commitment to keeping members connected and involved.

The strong attendance achieved this year underscores that hybrid meetings are not just a convenience, they are a strategic enabler of deeper and wider member engagement.

The AGM reflected on a year of continued progress, with strategic initiatives focused on strengthening the organization through enhanced operational efficiency, improved service delivery, and investment in leadership capacity.

Efforts to rebuild organizational culture, strengthen the **VENTURE** brand, and re-engage members have contributed to renewed energy across the Credit Union. Member-focused initiatives and activities throughout the year further reinforced this sense of connection and community.

## Introducing the 2026 Leadership Team

A key highlight of the AGM was the introduction of the newly elected Board of Directors and Statutory Committees for the 2026/2027 term, whose combined expertise will guide the Credit Union's continued growth and development.

### BOARD OF DIRECTORS

- **President:** *Ms. Sherlene Bass*
- **Vice President:** *Mr. Charles Percy*
- **Secretary:** *Miss Esmé Raphael*
- **Assistant Secretary:** *Ms. DeNyssa Christom-Furlonge*
- **Directors:** *Mr. Andre Edwards, Mr. Keith London, Ms. Terri Teesdale-Richardson, Mr. Wendell Mitchell, Ms. Karen Dalrymple*

### SUPERVISORY COMMITTEE

- **Chairman:** *Ms. Andrea Abdulah*
- **Secretary:** *Ms. Avian Reid*
- **Members:** *Ms. Charlene Parris-Beharry, Ms. Kavelle Ferreira, Ms. Omatie Rampersad*

### CREDIT COMMITTEE

- **Chairman:** *Mr. Avinash Persad*
- **Secretary:** *Ms. Jenile Walker-Mc Farlane*
- **Members:** *Ms. Dorinda Baxter, Ms. Ruth Williams, Ms. Samantha Marcelle-Wells*

These individuals now assume responsibility for guiding the organization forward, supported by a strong governance framework and a clear strategic direction.

The success of the April 2026 AGM reflects more than strong attendance, it highlights a Credit Union that is evolving, embracing innovation, and strengthening its connection with its members.

The hybrid meeting model has proven to be a powerful platform for expanding participation and enhancing engagement. As **VENTURE** continues to grow, this approach will remain central to how the Credit Union communicates, collaborates, and delivers value to its membership.

With an engaged membership, a committed leadership team, and a clear focus on continuous improvement, **VENTURE** Credit Union is well-positioned to build on its momentum and achieve sustained success in the years ahead.

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CELEBRATING DECADES OF EXCELLENCE:

# Our Long Service Awardees

**VENTURE** Credit Union proudly recognizes the following staff members for their unwavering commitment and dedicated service to our Society. Each of these individuals exemplifies persistence, professionalism, and a shared dedication to our core values. Their contributions are a true reflection of the reliability and excellence we strive to provide to our members every day.

**(39 YEARS OF SERVICE)**
**Seeta Soogrim-Rooplal**
*– ICT Application Support Analyst*

**(22 YEARS OF SERVICE)**
**Hayden Lovell**
*– Accountant*

**(20 YEARS OF SERVICE)**
**Patricia Seetahal**
*– Branch Manager (San Fernando)*

**(10 YEARS OF SERVICE)**
**Khadija Mohammed**
*– Telephone Operator*

**(10 YEARS OF SERVICE)**
**Mark Rackal**
*– Product Administrator I (VDC)*

**(10 YEARS OF SERVICE)**
**Sarafina Wylie**
*– Internal Audit Assistant*

**(10 YEARS OF SERVICE)**
**Shenelle Alexander-Lampkin**
*– Loan Processing Technician*

**(10 YEARS OF SERVICE)**
**Shelly Ann Khan**
*– Loan Officer II*

**(10 YEARS OF SERVICE)**
**Kern Thomas**
*- Member Service Co-Ordinator*

**(10 YEARS OF SERVICE)**
**Vidya Singh**
*– Loan Officer II*

**(10 YEARS OF SERVICE)**
**Salina Ali**
*– Branch Supervisor (Arouca)*

We extend our heartfelt thanks and appreciation to each of you. Your collective years of service have shaped the fabric of our Society and strengthened the value we bring to our members. Thank you for your continued commitment, excellence, and dedication.

CELEBRATING THE

# First Female President Of The Board Of Directors


**For those who may not know you, can you share a little about yourself and your journey with VENTURE Credit Union?**

“Professionally, my background is in finance and internal auditing, which naturally guides how I look at organizational health and growth. My journey with **VENTURE** began just over 11 years ago when I joined as a member. Wanting to actively serve the movement, I went on to give three terms of dedicated service in technical and supervisory oversight roles, ensuring our operational controls remained strong.
Building on that foundation, I now have the privilege of serving on the Board of Directors, and I am also proudly representing **VENTURE** as a Director on the Board of an external affiliate facility.

Serving across these three terms has given me a front-row seat to an incredible era of evolution at **VENTURE**. This journey of Transitioning to better, more modern tech platforms has been a game-changer, it has streamlined our back-office processes and, most importantly, made accessing services smoother and more convenient for our members. Witnessing this structural growth is what makes taking on the Presidency so meaningful to me.”

**What first inspired you to become involved in the credit union movement?**

“What inspired me, and what keeps me here, is the philosophy of ***‘people helping people.’*** Commercial banks answer to external shareholders whose primary goal is profit maximization. Credit unions answer to their members, who are the actual owners. I wanted to use my financial background and care for people, my desire to serve  in a space where success isn't measured just by a balance sheet, but by how many families we help buy homes, send children to university, or find stability during tough economic times. It's finance with a soul."

### Looking back, what experiences have been most meaningful in shaping who you are today?

"The most meaningful experiences haven't been the smooth sailing, but how we handle the storms. Navigating complex institutional challenges, managing risks, and ensuring effective internal controls during times of digital and economic transition have shaped my leadership. More personally, sitting across the table from members and listening to their stories taught me that behind every financial statement is a human being trusting us with their future. That responsibility grounds everything I do."

### As the first female President of VENTURE Credit Union, what does this milestone mean to you personally?

"It is incredibly humbling and a profound honor. While I am proud to break this glass ceiling, I also recognize that I stand on the shoulders of many remarkable women who have built, supported, and energized **VENTURE** for decades. To me, this milestone means that capability, dedication, and institutional knowledge are what matters most. It proves that our cooperative structure values leadership based on merit and commitment."

### How did you feel when you learned you would be serving in this role?

"I felt a deep sense of responsibility, mixed with immense gratitude. It was a moment of reflection on the 11-year journey that led here. I didn't feel daunting pressure; instead, I felt a surge of energy because I know the caliber of the Board, management, and staff standing with me. I felt ready to roll up my sleeves and get to work."

### What message do you hope your appointment sends to women and young people who aspire to leadership positions?

"I hope it sends a clear message: **Your voice matters, your preparation matters, and your time will come.** Do not sit back and wait for an invitation to lead. Build your competence, stay true to your integrity, and commit to the long-haul work of serving others. To the young professionals in particular: look at credit unions not just as a place to save, but as a movement where you can actively shape your community's financial future."

### What excites you most about serving the members of VENTURE in this new role?

"The opportunity to drive strategic vision that directly improves our members' lives. I am excited to look at our frameworks; from credit processes to technological convenience; and make them work better for the everyday member. Leading a team that directly impacts the financial health of thousands of citizens in Trinidad and Tobago is incredibly energizing."

### When members think about VENTURE, what do you hope they will continue to value most about the credit union?

"Trust and partnership. I want our members to feel that **VENTURE** isn't just a place where they have an account, but a financial partner that genuinely cares about their well-being. Even as we modernize and digitize, that core human connection and empathy must remain our competitive advantage over traditional banks."

### How do you hope to strengthen the relationship between VENTURE and its members during your term?

"Through transparency, active listening, and enhanced service delivery. We need to meet our members where they are. This means keeping our communication lines open, being responsive to feedback, and ensuring that our operational changes; especially around digital security and convenience; are seamless and member-centric. A strong relationship is built on consistent, reliable performance."

**VENTURE has always played an important role in supporting its members and communities. What areas are you most passionate about helping to grow?**

"I am incredibly passionate about financial literacy and solid risk management. True empowerment happens when we give members the tools and knowledge to make informed financial decisions. I want to see us continue to grow our capacity in educating our members on wealth creation, debt management, and navigating changing economic landscapes. When our individual members are financially resilient, our whole community thrives."

**Are there any programs or initiatives you would love to see expanded in the future?**

"To move **VENTURE** forward, my vision focuses on a clear balance: we must **continue** building on our established strengths, while **introducing** fresh strategic viewpoints for tomorrow.

We will absolutely **continue** supporting the Education Committee's impactful financial literacy programs and our ICT unit's excellent, continuous cybersecurity training. Our front-line staff already does a wonderful job guiding members through our modern systems daily, and we will **continue** providing them with the resources to maintain this high standard, alongside our **stringent** internal control frameworks.

Because our technology and security foundations are already so advanced, I want to **introduce** a strategic focus on **Predictive Member Care and Data Intelligence**.

By **introducing** data-driven analytics, we can better understand our members' financial patterns and anticipate their need; like retirement or homeownership; before they even ask. Essentially, I want to use our technical efficiency to drive deeper, more personalized human relationships. By blending our traditional community spirit with

this modern approach, we will **continue** to elevate our service and maintain the **rock-solid** trust of our membership."

**What opportunities do you see for engaging more young people with the credit union?**

"The greatest opportunity lies in bridging our generations. While we must offer the seamless digital services and modern products that young people expect, our true pathway to the youth is through their parents and grandparents, who represent our most loyal membership.
I want to focus on initiatives that empower our long-standing members and retirees to pass down financial security to the next generation. By introducing family-centric wealth planning and youth entrepreneurship products, we can show the younger generation that their funds do something commercial banks never do they directly support their own families and local communities. It's about honoring our roots while growing our future."

### What are you most looking forward to accomplishing during your time as President?

"My goal is to strike the perfect balance between preservation and modernization. I want to fortify **VENTURE**'s financial stability, elevate our compliance and corporate governance standards, and significantly improve the efficiency of our member services through data-driven intelligence. I want to ensure we leave our cooperative agile, future-proofed, and beautifully balanced between advanced technology and that core human connection."

### When you think about the future of VENTURE, what gives you the greatest sense of optimism?

"Our collective strength. When I look at the dedication of our staff, the expertise on our Board and committees, and the loyalty of our members, I know we have the right foundation. We have survived shifting economic times and technological disruptions because our core model is solid. That shared commitment to our mission makes me incredibly optimistic about what's ahead."

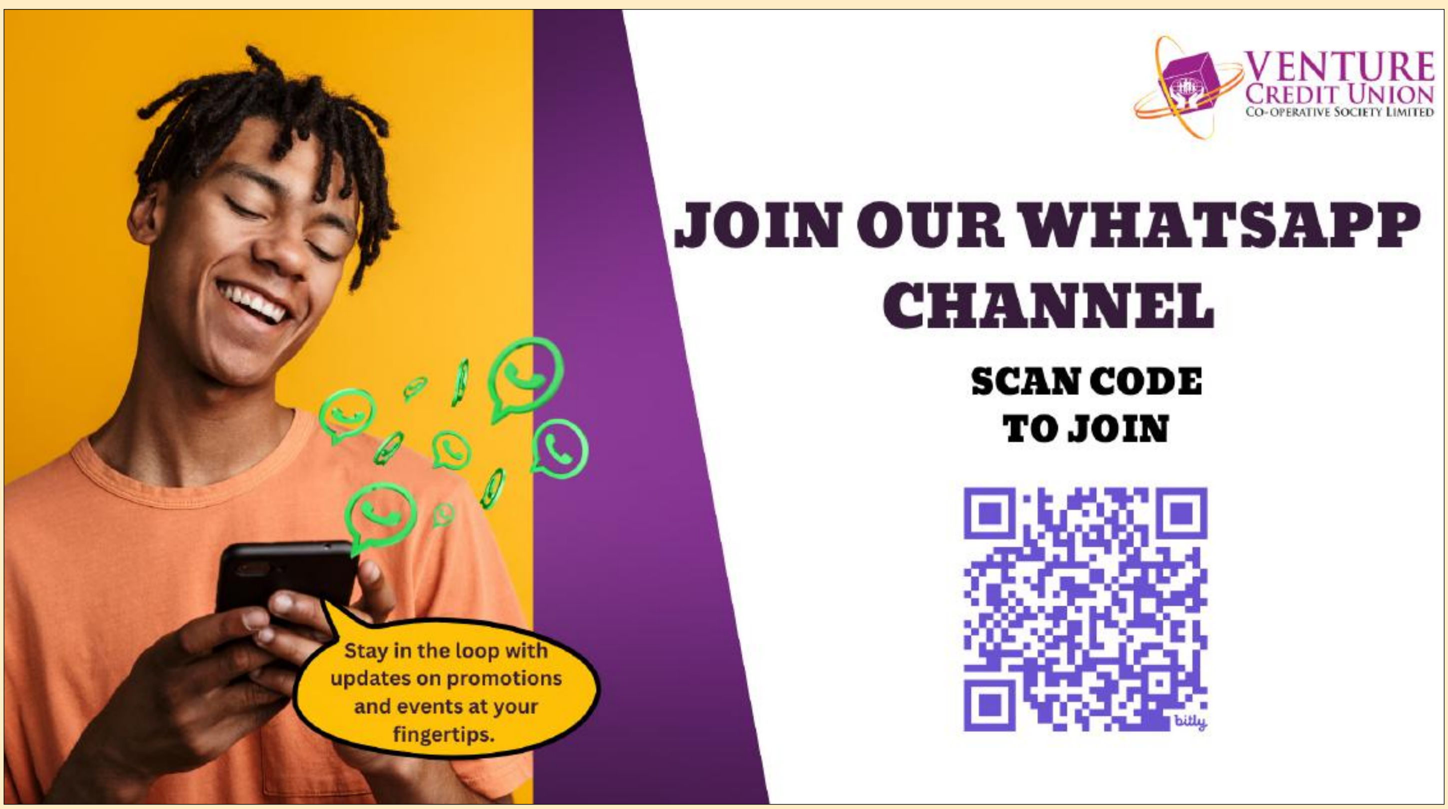
### If you could share one message with VENTURE members today, what would it be?

"Thank you for your continued trust in **VENTURE**. This is *your* credit union. Every decision we make at the board level is guided by your best interests and the long-term sustainability of our society. We are built on your participation, and as we move forward into this new chapter, we do so together, stronger than ever."

### What advice would you give to young professionals who want to make a positive impact in their communities?

"Focus on substance over visibility. True impact is built quietly through consistency, integrity, and mastering your craft. Find a cause or an organization, like the credit union movement; that aligns with your values, and show up ready to serve.

When you focus on adding value and helping others grow, leadership opportunities will naturally find you."



# Activity Corner

How much do you know about Credit Unions in Trinidad & Tobago?
Test your knowledge and see if you can score 5/5!

**TRUE OR FALSE**

Credit Unions are owned by shareholders.

☐ True ☐ False

Credit Unions in Trinidad & Tobago are financial cooperatives owned by their members.

☐ True ☐ False

The Co-operative Credit Union League of Trinidad & Tobago was established in 1947.

☐ True ☐ False

Credit Unions only offer savings accounts.

☐ True ☐ False

Members can vote at their Credit Union's Annual General Meeting (AGM).

☐ True ☐ False

# Did You Know?

Credit Unions in Trinidad & Tobago collectively serve more than half a million members and are part of a movement that dates back to the 1940s. The Co-operative Credit Union League of Trinidad & Tobago was established in 1947 and continues to support the development of credit unions throughout the country.


# Financial Tip

**1. SAVE FIRST**
*Put a little money into savings each time you get paid.*

**2. SPEND SMART**
*Know where your money is going and avoid unnecessary purchases.*

**3. BORROW RESPONSIBLY**
*Only take loans for important needs and make payments on time.*

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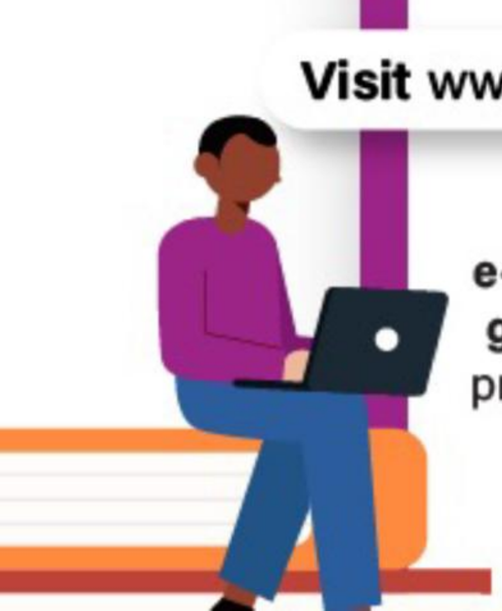

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NAVIGATING THE DIGITAL SHIFT

# Guarding Your Wealth Against AI Scams

*By: Damian Felix , ICT Manager*

We are living in one of the most transformative periods in modern financial history. Technology has fundamentally changed how we save, invest, transact, and communicate. Mobile banking, digital payments, online member services, and Artificial Intelligence (AI) are reshaping financial experience, bringing greater convenience and accessibility to our daily lives.

Yet, alongside these innovations comes an important reality: as technology advances, so too do the tactics of cybercriminals.

Today's fraudsters are no longer relying solely on poorly written emails or obvious scams. They are increasingly using Artificial Intelligence to create highly convincing and sophisticated attacks aimed at deceiving individuals and gaining access to personal information, accounts, and financial assets. For members of financial institutions, awareness and vigilance have become just as important as financial planning itself.

Artificial Intelligence has many positive applications. It improves customer service, enhances fraud detection, supports financial analysis, and streamlines digital experiences. However, in the wrong hands, AI can also become a powerful tool for deception.

Cybercriminals are now using AI to generate realistic messages, mimic voices, impersonate trusted individuals, and produce fraudulent content that can appear legitimate at first glance.

Imagine receiving a call that sounds exactly like a relative urgently requesting financial assistance. Or an email that appears to come from your financial institution asking you to "verify your account immediately" to avoid suspension. In many cases, these scams are designed to create urgency and emotional pressure, prompting victims to act before thinking critically.

Unlike traditional scams, AI-powered fraud is often polished, personalized, and difficult to detect.

As members continue to embrace digital financial services, understanding common threats is essential.

Fraudulent emails, text messages, or WhatsApp communications are now being crafted with near-perfect grammar, branding, and personalization. Criminals may impersonate financial institutions, service providers, or government agencies to trick individuals into clicking malicious links or disclosing confidential information.

Advancements in AI now make it possible to replicate a person's voice with alarming accuracy. Scammers may impersonate family members, colleagues, or even institutional representatives to create false emergencies and request urgent payments.

Fraudulent investment opportunities promising unusually high returns have become increasingly prevalent online. Criminals often use AI-generated testimonials, fake endorsements, and convincing websites to create an illusion of legitimacy.

A useful rule of thumb remains timeless: if an investment opportunity appears too good to be true, it most likely is.

While technology continues to evolve, the most effective defence against fraud remains informed decision-making. Members can significantly reduce their exposure to digital threats by adopting a few practical habits.

Always independently verify requests involving money, personal information, or account access. If someone claims to represent your credit union or another trusted institution, contact them directly using official phone numbers or verified channels.

Never share passwords, PINs, one-time verification codes, online banking credentials, or confidential account details through phone calls, text messages, emails, or social media platforms.

Legitimate financial institutions will never ask members to disclose sensitive credentials through unofficial channels.

Fraudsters rely heavily on fear and urgency. Messages warning that an account will be frozen or demanding immediate payment are often designed to pressure quick decision-making.

Taking a moment to pause and assess the situation can prevent costly mistakes.

Simple cybersecurity measures continue to make a significant difference:

- Use strong and unique passwords
- Enable multi-factor authentication where available
- Regularly update devices and software
- Avoid public Wi-Fi for sensitive financial activity
- Monitor account activity regularly

As trusted financial partners, credit unions have a responsibility that extends beyond providing products and services. In today's digital environment, financial institutions must also help empower members with the knowledge needed to navigate emerging risks safely.

Technology will continue to evolve, and so will the sophistication of fraud. While institutions invest heavily in cybersecurity, fraud prevention systems, and secure digital infrastructure, one of the strongest defenses remains an informed and cautious membership.

Cybersecurity is not solely the responsibility of technology teams it is a shared responsibility between institutions and members alike.

The digital shift offers tremendous opportunities. It enables greater financial convenience, improved accessibility, and smarter services that help us manage our financial lives more effectively. However, digital confidence must be accompanied by digital awareness.

Artificial Intelligence itself is not the threat. Rather, the threat lies in how bad actors exploit it.

By remaining vigilant, verifying suspicious requests, and practicing sound digital habits, members can better protect their wealth, identity, and long-term financial well-being.

In an increasingly connected world, one principle remains essential:

Safeguarding your financial future begins with staying informed.


SIDE HUSTLE TO SUSTAINABLE BUSINESS

# Mirco-Investing in Yourself

*By: Richie Ramlochan*
*Business Development Officer*

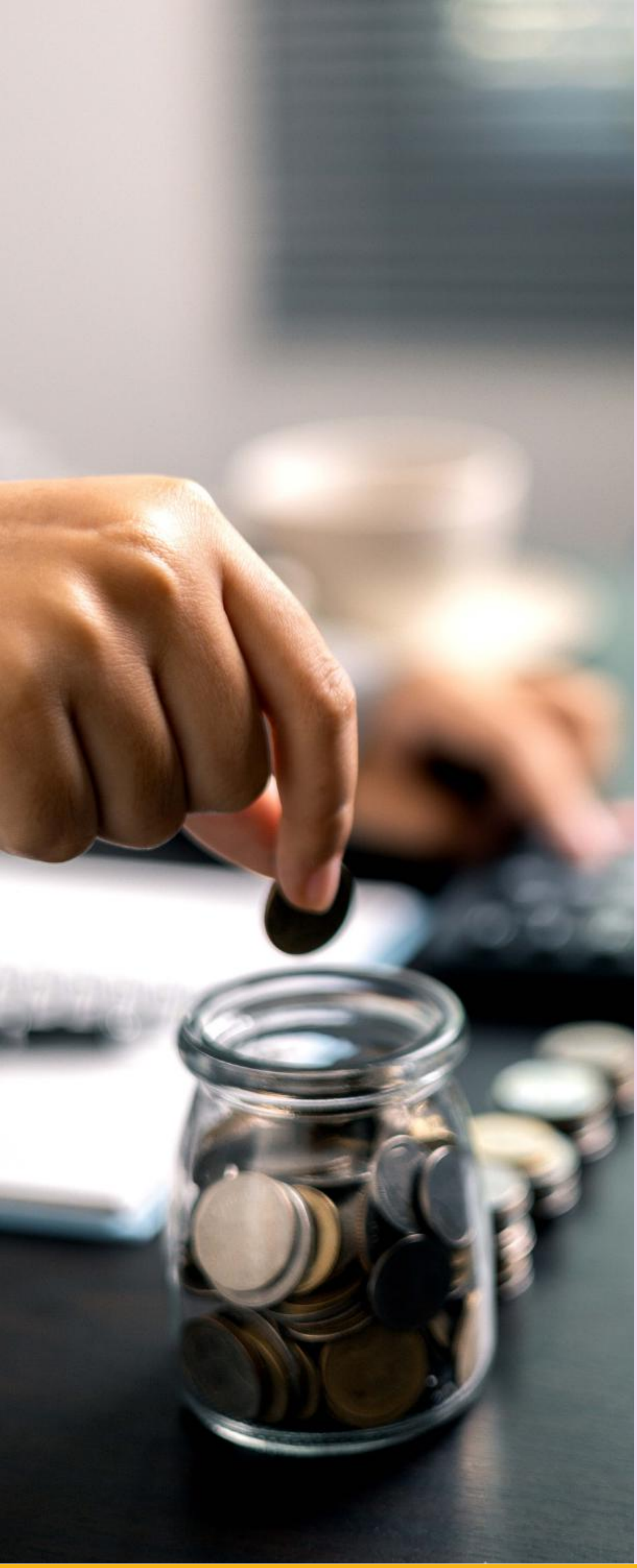
Many successful businesses started with a simple idea, a passion project, or a small side hustle. Whether it's baking, graphic design, event planning, online retail, transportation services, or a home-based business, the journey from earning extra income to building a sustainable enterprise often begins with one important investment: investing in yourself.

Micro-investing in yourself means making small but meaningful financial commitments that help you develop your skills, improve your operations, and grow your business. This could include purchasing equipment, upgrading technology, obtaining certifications, improving your marketing efforts, or expanding your inventory.

While many entrepreneurs have the drive and vision needed to succeed, access to financing is often the missing piece that allows them to take their business to the next level.

A business loan can provide the capital needed to transform your side hustle into a thriving and sustainable business. Rather than delaying growth due to limited resources, financing can help you:

- Purchase equipment and tools to improve productivity.
- Expand inventory to meet customer demand.
- Upgrade technology and software.
- Invest in marketing and brand development.
- Renovate or improve business premises.
- Improve cash flow and operational efficiency.
- Seize new business opportunities when they arise.



At **VENTURE** Credit Union, we understand the challenges faced by entrepreneurs because we are committed to helping our members achieve financial success. Unlike many traditional lenders, credit unions are member-focused institutions that prioritize people over profits.

Benefits of Taking a Business Loan with **VENTURE**

- Competitive interest rates designed to support business growth.
- Personalized service from professionals who understand your business needs.
- Flexible financing solutions tailored to various stages of business development.
- Faster decision-making and local support.
- The opportunity to build a long-term financial relationship with an institution that is invested in your success.
- Access to financial guidance and business development support.

Every successful business begins with a single step. Whether you're operating a small side hustle or preparing to scale an established enterprise, investing in your business today can create opportunities for greater income, stability, and long-term success tomorrow.

Don't allow limited capital to prevent your vision from becoming reality. Explore the financing options available through **VENTURE** Credit Union and discover how we can help turn your entrepreneurial goals into achievable milestones.

For more information about our Business Loan Solutions, contact:

**Richie Ramlochan**
**Business Development Officer**
Tel: (868) 225-4VCU (4828) Ext.228
Email: rramlochan@venturecu.com
Website: www.venturecreditunion.com

Invest in yourself. Invest in your business. Invest in your future with **VENTURE** Credit Union.

# Celebrating the Growth and Success of Our Team *(Jan 2026 – Present)*

*By: Lisa Roberts, Human Resource Officer*

We are delighted to celebrate the growth of the **VENTURE** Credit Union family! Join us in welcoming our newest team members and congratulating those who have recently been promoted. Your commitment and excellence continue to shape the future of **VENTURE**.

**Niall Legerton**
**Job Title:** Chief Executive Officer
**Start Date:** March 2nd, 2026
**Location:** Couva

Mr. Legerton brings over 20 years of robust financial-services experience spanning banking, credit unions, and investment management. His career highlights a decade of executive leadership focused on institutional stabilization, risk management, and corporate governance. He holds an MSc in International Finance, a BA degree, and an Accredited Asset Management Specialist (AAMS®) designation. Mr. Legerton aims to drive long-term value, organizational accountability, and institutional resilience for our credit union.

**Tonya Prince**
**Job Title:** Collections Manager
**Start Date:** March 2nd, 2026
**Location:** Couva

Tonya brings over 25 years of extensive leadership experience, excelling in collections management, risk assessment, and team development. She has a proven track record of enhancing client experiences and driving operational efficiency across the Caribbean. We are confident that Tonya's skills, values, and experience will be a major asset to **VENTURE** Credit Union, and we look forward to her contributions.

**Videsh Lal**
**Job Title:** Accounting Manager
**Start Date:** April 13th, 2026
**Location:** Couva

Videsh is an ACCA-qualified accounting professional bringing over 15 years of progressive experience across cost accounting, financial analysis, inventory management, auditing, and project finance. We are confident that Videsh's technical skills, core values, and deep experience will be an asset to **VENTURE** Credit Union, and we warmly welcome his contributions to the team.

*Thank you for being part of the **VENTURE** family. Stay connected, stay inspired, and continue the journey with us.*

VENTURE
CREDIT UNION
CO-OPERATIVE SOCIETY LIMITED

2 Noel Street North, Couva, 550623
63 Rushworth Street, San Fernando
233 Eastern Main Road, Arouca

Tel: 225-4VCU (4828)
www.venturecreditunion.com