



Celebrating 50 Years of Service, Growth and Community

March 2026

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Credit Union

Member Newsletter

From Our Credit Union to You

From December through March, our commitment to Members Helping Members was reflected in a range of initiatives focused on community support, financial education, and meaningful engagement. During the holiday season, our Kindness in Action efforts provided groceries, baby supplies, and essential items to members and families, while also supporting schools and vulnerable groups through key partnerships.

We continued to collaborate with organisations such as Meals on Wheels, Jasmine Hospice Care, the Cayman Islands Crisis Centre, and the Cayman Heart Foundation, among others. Our outreach also included financial literacy workshops, career fairs, and mentorship initiatives.

March marked both Women's Month, highlighted by our annual Roundtable, and a major milestone as we celebrated our 50th Anniversary. As we look ahead, we remain committed to strengthening our community and building on a legacy of cooperation and purpose.



50th Anniversary Ceremony



Rupert McCoy Memorial Education Grant

The Rupert McCoy Memorial Education Grant assists Credit Union members and their immediate families who are pursuing post-secondary education, whether vocational or tertiary, locally, overseas or online.

Take the next step towards your goals with support from your Credit Union.

Application Deadline: 31st May 2026



Smart Finance Tips

1

Start with a Plan, Not a Guess

Understanding your income and expenses through a basic budget is the first step to staying in control, reducing stress, and making confident financial decisions.

2

Build Habits Early

Financial success comes from consistency, saving regularly, spending intentionally, and using credit responsibly to build a strong foundation for future goals.

3

Make the Most of Available Tools

Use available tools like calculators, transfers, and savings options to make managing your finances easier and more efficient every day.

Loan BASICS

- IT'S A -
**MONEY
THING**®

Visit our [Learn page](#) and explore practical tips to help you make smarter money moves from the classroom to the checkout line.



Cayman Islands Prison Service's Release on Temporary License (ROTL) programme.

We hosted a Financial Literacy Lunch and Learn with Cayman Islands Government staff, welcoming 90 participants.

Our outreach included the Theoline McCoy Primary School and John Gray High School Career Fairs, connecting with over 800 students, and a UCCI workshop equipping interns with financial skills. We supported reintegration through financial literacy training with the Prison Service ROTL programme.

We continue to offer digital resources online, ensuring individuals at every stage can build confidence in managing finances.



Financial Literacy Lunch and Learn with Cayman Islands Government staff

Empowering Through Financial Literacy



Community

Sponsorships and Charitable Contributions

Our commitment to the community is more than just words. Over the past few months, the Credit Union has proudly supported a number of initiatives and causes that uplift and empower Caymanians:



Kindness in Action – Christmas Grocery Support



Deputy Governor's 5K Challenge



Kiwanis Fun Day for Persons with Down Syndrome



Family Resource Centre



Meals on Wheels



Jingle Bell Walk/Run – Cayman Islands Crisis Centre



Christmas Carolers



Heart Month Fundraising Contribution



Jasmine Flag Day



Power of \$5 Campaign





Home Starts With Land



Why True North Estates?

- Currently one of the few affordable and desirable land opportunities in Grand Cayman
- Pricing aligned with stamp duty waiver thresholds for eligible Caymanian buyers
- Registered covenants to safeguard property values and uphold development standards
- Designed for long-term living and generational ownership
- Opportunity to buy now and build later
- Developed by a 100% Caymanian-owned company with deep local expertise

The Ideal Location

Minutes from North Side Public Beach, schools, grocery store, Rum Point, Kaibo, Botanic Park, and key lifestyle amenities.

Start Building Your Tomorrow

True North Estates offers a rare opportunity to secure residential land at an accessible price point, in a market where availability is increasingly limited.

Financing support may be available through Credit Union for qualified buyers.



Contact Us

info@truenorthcayman.com
www.truenorthcayman.com



Land Loans Designed for You why Borrow with the Credit Union?

No Extra Fees

- No legal fees
- No commitment fees
- No loan registration stamp duty

Interest Rebate (Cash Back)

- Eligible members can receive up to 3% of the loan's annual interest back in cash, provided the loan remains in good standing.

Flexible, Member-Friendly Terms

- Competitive interest rates
- Borrow up to 100% of the land's market value, subject to approval
- Repayment terms of up to 20 years,

Learn more at
www.creditunion/ky/loans



COME HOME TO OUR CREDIT UNION

Fixed Rate Options 5.75% Fixed for 3 years or 5.99% Fixed for 5 Years
 Financing up to 95% **First Time Home Owners**
 Financing up to 90% **Come Home (Switch from Other Financial Institution)**
 Low Application Fees and No Legal Fees



Are You Ready to Build Your Dream Home?

You secured the land. You've built equity. Now let's build your future.

Financing Made Simple

Preferential Interest Rates Now Available

Fixed rate options

- 5.75% fixed for 3 years
- 5.99% fixed for 5 years

Self-Booking Appointment Feature

Avoid the Pitfall of Building

Benefit from a guided, supportive, and structured session for members proceeding with home construction.

Attendance forms part of the application process. Get your questions answered directly by one of our lending experts.

Why Finance With Us

- Preferential fixed rates – 5.75% or 5.99%
- No legal fees
- Lowest lending fees
- Dedicated construction loan learning sessions
- Easy online affordability calculator
- Self-book appointments with our lending team

Learn more about our land and mortgage loans here:

www.creditunion.ky/loans

Employee Appreciation

Our employees are at the heart of everything we do, as both staff and members.

We recently showed appreciation with a small gesture and a social gathering to connect and unwind.

Moments like these remind us to support our team by creating space for balance, growth, and well-being.



Members of Staff who completed the CMI Level 3 qualification (ROTL) programme.



With Gratitude

We extend our sincere thanks to those who contributed to making our 50th Anniversary Commemorative Ceremony such a meaningful and memorable occasion.

We are especially grateful for the remarks from:

**Ms. Patricia Estwick,
Chief Executive Officer**

**Mr. James Watler
Past Chairman**

**Mr. Ryan Rajkumarsingh,
Chairman of the Board of
Directors**

**Mr. Lemuel Hurlston,
Founding Member
Representative**

**Hon. Franz Manderson,
Deputy Governor and Head
of the Civil Service**

**Hon. André Ebanks, MP,
Premier and Minister of
Financial Services**

We also extend a special thank you to **Radio Cayman** for being live on site to broadcast the ceremony and for engaging with our members through interviews, allowing the wider community to share in this historic milestone.

Thank you to everyone who joined us in celebrating 50 years.

Visit our [Wall of Honours](#) to celebrate the first 50 members on our website.

<https://www.creditunion.ky/cicsa-50th>

Celebrating Cooperation for a Prosperous World



WOMEN'S ROUND TABLE GIVE TO GAIN WOMEN'S MONTH

EXPLORING LEADERSHIP, SERVICE,
AND PURPOSE-DRIVEN GROWTH



Women's Month Roundtable

On March 19th, we hosted our 2nd Annual Women's Month Roundtable, bringing together a dynamic panel for an evening of meaningful conversation. The event was streamed live, allowing wider community participation and strong audience engagement.

Panelists included Andrea Balderamos, Suzanne Bothwell, Wendy Parchment, Leanni Tibbetts, Melesia Adderley, and Tina Ebanks.

The discussion explored what it means to give in order to gain, highlighting resilience, sacrifice, and growth. It also reframed success beyond titles, emphasizing purpose, impact, and the importance of creating spaces where women are empowered to lead and thrive.

"They must allow us to be seen as individuals, not defined by our gender."

-Wendy Parchment



Women's Month 2026

Give to Gain: Celebrating the Women Who Lift Us All

This March, in celebration of Women's Month, we recognised the women who continue to shape and uplift our communities.

Through this year's theme, "Give to Gain," we invited members to reflect on the women in their lives who lead with purpose and create opportunities for others.

Member-Nominated Honourees

Angeline Sanford

IT Support, Information Technology

"She does the little things no one sees, always with kindness, love, and quiet strength."



Wendy Parchment

Superintendent of Police, RCIPS

"A trailblazer in a male-dominated field, leading with both strength and compassion while opening doors for others."



Jerray Vassell

Assistant Ombudsman, Information Rights

"Her leadership, integrity, and ability to inspire others make her a true example of excellence."



Khalesiah Barboram

Vice President, Anti-Money Laundering

"A life built on sacrifice, service, and love, always putting others first while inspiring those around her."

Delcy M. Figueroa

Aeronautical Information Service Officer, Aviation

"She continues to break barriers and rise in a male-dominated industry, inspiring others to do the same."



Dr. Sahebaan Sethi

Ophthalmologist, Medical Field

"Her compassion, dedication, and service strengthen both individual lives and the wider community."

Michelle Gibbs

Director, Financial Services

"A leader who uplifts others, creating an environment where people feel valued, supported, and empowered to grow."

Wendee Miller

Entrepreneur, Business Owner

"Selfless and giving, she leads with heart, always putting others' needs before her own."



Helen Kirk

President, Cayman Islands Nursing & Midwifery Association

"A lifelong servant leader whose work continues to shape healthcare, research, and community impact."

Rejonte Rivers

Senior Corporate Administrator, Legal

"A rising leader setting the pace for young Caymanians through excellence and determination."



Betty Julie Ann Brown

Social Worker, Department of Children & Family Services

"She gives so others can gain, serving with compassion, resilience, and purpose."



Bobeth O'Garro

Deputy Chief Officer, Ministry of Health

"A pioneering leader whose mentorship has empowered others to step confidently into their purpose."

Jovanna Wright

Principal, Education Sector

“A transformational leader dedicated to shaping young minds and building strong communities.”



Erica Donna Gordon

Assistant Professor, Education

“She gives endlessly to others, leaving a lasting impact on generations across the Cayman Islands.”



Joy Vernon

Attorney-at-Law | Former Paramedic

“A lifelong commitment to service, breaking barriers while uplifting her community through leadership and advocacy.”

Dr. Antoinette Gayle

Chemistry Professor, STEM

“A trailblazer in STEM and community service, inspiring others to strive for excellence.”



Elizabeth Walton-Thompson

Retired Civil Servant

“For her outstanding community service and lasting impact in Cayman Brac.”

Tynisa Forsythe

Social Work Manager, Social Services

“A dedicated leader committed to protecting children and strengthening families across the Cayman Islands.”

Claira J. Range

Former Deputy Director, Cayman Islands Prison Service

“A true embodiment of ‘Give to Gain,’ serving others with unwavering dedication throughout her life.”

Derri Lee (Dacres)

Corporate Administrator, Finance

“A mentor and visionary who has empowered a generation of young women to find their voice.”

Jean Astria Solomon

Retired, Community Humanitarian

“A true humanitarian whose compassion and generosity have touched countless lives.”

Ravyn Rankin-Grant

Entrepreneur, Accounting

“She gives her knowledge and time to uplift others, helping them build stronger futures.”

Elizabeth Leola Taylor

Estimator/Quantity Surveyor, Construction

“A pioneer for women in construction, balancing career, family, and advocacy with strength.”

A Legacy of Women in Leadership



100%

Female Executive Team



70%

Staff are Female



53.6%

Female Membership



50%

Female on our Board & Committees

Recognising Our Long-Serving Women

Celebrating the women who have dedicated 10 or more years of service to Our Credit Union



Toni Orellana-Cruz



Nancy Whittaker



Tasha McKenzie



Lilly Bodden



Bridget Powery



Jeniece Powell



Shirley Chambers



Thelma McField



Yolanda Ebanks



Rita Janneth Hydes-Needham