



Neal and Massy (North)Credit Union Co-operative Society Ltd

Neal and Massy (North) Credit Union was registered on April 25th 1953. We serve employees of the Neal and Massy Group and Associate Companies, Group Contractors, Group Tenants, Group Franchise, any other Company or Individual recommended by a Member in good standing.

Once you join the Credit Union, your children and family members are eligible for membership.

We offer our members a wide range of products and services such as:

- **Regular Share Account**
 - Minimum \$20.00 to Open Account
 - Earn Dividends
 - Bonus Shares
- **Deposit Account**
 - Save and Withdraw cash as needed.
 - Earn 2% Annually.
- **Loans**
 - Affordable Interest Rates.
 - No Prepayment Penalties
 - Quick Approvals
 - Repayment Schedules to Fit Your Budget
 - Payroll Deductions
 - 1 Our Loans Packages Include:
 - 2 **Vehicle Loans**
 - 3 New or Used Vehicles. Low Rates, Convenient Terms
 - **Personal Loans**
 - 1 For Prudent and Productive Purpose
 - **P.A.L-Pre Approved Loan**
 - 1 In the event of unforeseen emergency.Based on your ability to repay.
 - **O.O.Ps - Out Of Pockect Saver**
 - 1 A small loan up to \$500 when you are really out of cash.

- **CAP- Career Advancement Program**

- 1 This loan is geared to help finance all your educational needs at a low interest rate of 0.75%
- 2 Loans at Neal and Massy (North) Credit Union is easy ,painless and very convenient!

- We also offer **Insurance Protection**
- FIP-Family Indemity Plan
- Payment Protector Plan
- Loan Protection/Life Savings

If you need to contact us feel free to come into our Office located at :

- #24 Borde Street
Port of Spain
or call us on: (868)624-6428,625-9455
Fax: (868)627-3412
You can even email us at: nmcu@tstt.net.tt