

# TCC Bulletin

MCI(P) 085/02/2020  
OCTOBER 2020

The Credit Co-operative with a Heart



**02**  
AGM 2020

**04**  
TCC GOES  
TREKKING

**11**  
WIN A PRIZE

**Chairman**

Shareef Bin Abdul Jaffar, PBS  
(Polis)

**Vice Chairman**

Tan Geok Seng

**Secretary**

M. Lukshumayeh

**Treasurer**

Daniel Cher Choong Kiak, PBM

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Joshua Benjamin, PBM  
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T G Gritharan

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**Editorial and Design**

INKGOT! Pte Ltd

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9.00am to 1.00pm (Sat)



# OUR FIRST VIRTUAL ANNUAL GENERAL MEETING

**T**he COVID-19 pandemic has disrupted many facets of our daily lives, including our ability to host large-scale events. For the safety and well-being of our staff and members, TCC decided to hold its first-ever virtual Annual General Meeting (AGM) via live-streaming on 26 July 2020.

Chairman Mr Shareef Bin Abdul Jaffar, PBS (Polis), Honorary Secretary Mr M Lukshumayeh and Honorary Treasurer Mr Daniel Cher Choong Kiak, PBM led the meeting on site with the support of a small team of staff and technical crew, while members participated remotely from the safety and comforts of their own home.

Following guidance from the Registry of Co-operative Societies, members were able

to cast their votes on the tabled resolutions by completing and returning a proxy form ahead of the AGM. The results of this, along with an overview of TCC's financial performance in 2019, were shared with all participants during the live event.

While we missed the opportunity to interact with members in person, we were glad to connect and be heard online. As a token of our appreciation, we held a lucky draw where 170 members won monetary gifts of various amounts.

Congratulations to these lucky members and thank you to all members for showing an active interest in our co-operative's activities and events. We look forward to meeting our members in person soon. Until then, stay safe and healthy!






▲ Members were able to cast their votes via a proxy form ahead of the AGM

# PROTECT YOURSELF AGAINST SCAMS

There have been reports of people receiving suspicious messages from someone impersonating a TCC officer and asking for fund transfers in order to secure their loan applications. This is a scam. Deposits are not required to secure a loan and TCC officers will never request for fund transfers. Processing fees, if any, are settled in person at the TCC office upon the signing of the loan agreement.

If you receive such calls or text messages, please take the following precautionary measures:

-  **Do not transfer any money.**
-  **Do not divulge any personal information such as your name, identification number, bank account or credit card details.**
-  **Ask for the caller's name, hang up, and call the TCC office at 6319 3700 to verify its authenticity.**



For more information on scams, visit **scamalert.sg** or call the Anti-Scam Hotline at **1800-722-6688**.



# When Nature meets History

On 12 September 2020, we geared up for our third trekking event under our healthy lifestyle initiative. With safety management measures in place, three groups of five members joined us for some up-close-and-personal time with nature. After gathering at Bishan MRT station, we headed to Bishan-Ang Mo Kio Park, one of the largest urban parks in central Singapore. The 62-hectare park of weaving waterways and lush greenery was literally a breath of fresh air!

There were many nuggets of surprises along the way, like how we learnt that Lower Peirce Reservoir was once called the Kallang River Reservoir. The trail brought us to Thomson Nature Park, which was home to a Hainanese village back in the 1930s.

Members agreed that the Ruins and Figs Trail was the most interesting trail of all, as it led us through the carefully preserved ruins of the Hainanese Village. The thrill, although it was raining at this point, was trying to make out the old structures, from still-standing

***I really enjoyed the fun 10km nature walk. It was relaxing. I strongly encourage seniors to venture out safely and take in some fresh air. Thank you to TCC for organising this walk. I'm looking forward to more such events that teach about Singapore's past.***

**- Mr Mano, member**

walls and abandoned wells to old road networks. Yes, there were two actual roads (Lorong Pelita and Jalan Belang) that used to connect the village to the main road!

It was a delightful two-in-one experience to enjoy the wonders of Mother Nature while learning more about our country's heritage.

# A walk to remember

By Ms Shobikar, TCC Youth Committee

Every walk that takes place under TCC is an opportunity for us youths to explore nature, networking with fellow members and friends.

There are multiple hiking trails in Singapore. Our journey began from Bishan MRT and brought us to Lower Peirce Reservoir. Walking through Bishan Park, we were exposed to lots of fresh greenery, sights from exotic birds, sport activities and friendly insta-worthy spots.

As the walk continued, we encountered new paths of the trail that were conversation starters; everyone started sharing stories of the history of the sceneries that we were seeing along the way. It sure was a memorable experience.

When we arrived at Lower Peirce Reservoir, we were briefed on the route that we were going to take and the pit stops where we could refill our water bottles and take a breather. As the journey started, we were welcomed by our nature buddy — monkeys!

The weather was starting to change. The sun gave way to a cool shower just 10 minutes into our walk but we decided to brace through it. The rain turned out to be the cherry on the top as it turned the experience into one that we would never forget.

Don't forget to look out for more walks organised by TCC in the following months.



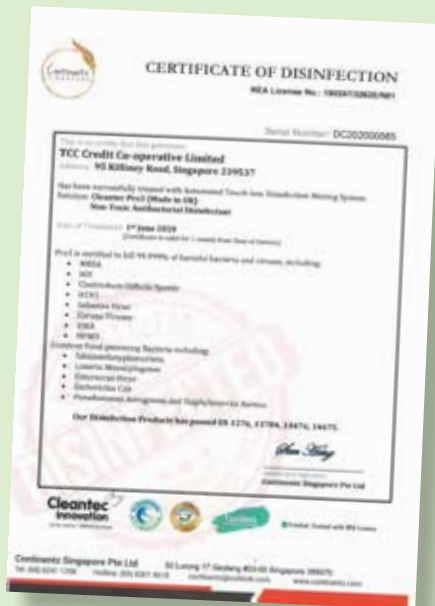
## Did You Know?

Hainanese immigrants established the kampong in the 1930s and, by the 1960s, there were close to 100 people living there. From the 1980s, however, residents started moving out due to housing development plans, which is why the village was eventually covered by secondary forest!

# TCC REMAINS READY TO SERVE



In Singapore's Phase 2: Safe Reopening, TCC continues to stay vigilant against the threat of Covid-19. On 1 June 2020, we conducted a thorough disinfection of our premises to ensure the safety and well-being of our members and staff.



## IF YOU NEED A LOAN

Visit **[www.tcc.org.sg](http://www.tcc.org.sg)** to download the application form



## IF YOU NEED YOUR QUERIES ANSWERED

Call **6319 3700** to speak to a TCC officer



## IF YOU NEED TO WITHDRAW FUNDS

### via phone

Call **6319 3700** and press '1' for Roboteller (DBS/ POSB only)



### via bank transfer

Visit **[www.tcc.org.sg](http://www.tcc.org.sg)** and log in with your member number and password



## LET'S STAY CONNECTED

Always remember to keep TCC updated of changes to your residential and email address by writing to us at **95 Killiney Road Singapore 239537** or **[info@tcc.org.sg](mailto:info@tcc.org.sg)**.



# TCC CREDIT CO-OPERATIVE COVID-19 RELIEF LOAN



We understand our members may experience difficulties during this COVID-19 pandemic, which could result in challenges in managing day-to-day finances. The COVID-19 Relief Loan has been created to provide financial peace of mind to members in need. It is not intended for debt consolidation or to refinance existing loans, but rather, it has been specially developed to help members with necessary day-to-day expenses during these trying times.

The TCC COVID-19 Relief Loan\* offers members the opportunity to apply for a personal loan with:

**5%**  
interest rate  
capped at  
**\$5,000**

Terms up to  
**36**  
months with the option  
to commence repayment  
from third month

**1**  
surety  
required

Process fee  
**WAIVED**

For further details, please call our hotline: **63193700**

\* This Relief Loan offer is valid through 31 December 2020. Applications are subject to approval based on member's credit worthiness and other eligibility criteria.

**FREE YOUR POTENTIAL**

## TCC Education Loan



Flat interest of only  
**2.2% P.A.**

**Apply  
now!**

Visit **www.tcc.org.sg** or call **6319 3700**

# TCC MEMBERSHIP PERKS

*Because we care for you and your families*

## MARRIAGE GRANT

Congratulations on the biggest day of your life!

### Ordinary members

1 to <5 years of membership: **\$150**  
5 to <10 years of membership: **\$200**  
10 and more years of membership: **\$250**

### Associate members

1 to <5 years of membership: **\$100**  
5 to <10 years of membership: **\$150**  
10 and more years of membership: **\$200**



## BABY BONUS

Qualify for this after at least one year of membership.

**Ordinary members: \$150**

**Associate members: \$100**



## ANNUAL SCHOLARSHIP & BURSARY AWARDS<sup>1, 2</sup>

These awards are conferred annually on members' school-going children (Primary 3 to 6, Secondary 1 to 5, ITE, Polytechnic and Junior College) in conjunction with the Management Development Institute of Singapore. Call 63193 700 to learn more.



## HANDICAPPED CHILDREN FUND

Annual assistance for members with handicapped children up to 18 years of age.

**Ordinary members: \$150** (partial handicap);  
**\$250** (full handicap)

**Associate members: \$100** (partial handicap);  
**\$200** (full handicap)



## HEART CHECK-UP SUBSIDY

Supporting members' heart health

### Ordinary members

1 to <5 years of membership: **\$10**  
5 to <10 years of membership: **\$15**  
10 to <20 years of membership: **\$20**  
20 and more years of membership: **\$25**

### Associate members

1 to <5 years of membership: **\$5**  
5 to <10 years of membership: **\$10**  
10 to <20 years of membership: **\$15**  
20 and more years of membership: **\$20**



## FUNERAL GRANT

Our condolences to the bereaved

### Ordinary members

1 to <5 years of membership: **\$250**  
5 to <10 years of membership: **\$500**  
10 and more years of membership: **\$750**

### Associate members

1 to <5 years of membership: **\$150**  
5 to <10 years of membership: **\$325**  
10 and more years of membership: **\$500**



## LOYAL MEMBERSHIP

Each year, 50 loyal members who have completed 25 years of membership with TCC will receive **\$500** in shopping vouchers. Terms apply.



## HOSPITALISATION GRANT

Alleviating members' financial stress and sending our well-wishes with a hospital fruit basket<sup>1, 3</sup>

### Ordinary members

1 to <5 years of membership: **\$25/day, max 10 days**

5 to <10 years of membership: **\$30/day, max 20 days**

10 and more years of membership: **\$35/day, max 30 days**

### Associate members

1 to <5 years of membership: **\$15/day, max 10 days**

5 to <10 years of membership: **\$20/day, max 20 days**

10 and more years of membership: **\$25/day, max 30 days**



<sup>2</sup> For children under 16 years of age, at least one parent needs to be a TCC member; applicants aged 16 years and above must be a TCC member. The latest payslip of parents; Notice of Assessment; past 12 months' CPF contributions; child's result slip and a copy of birth certificate must be submitted. An independent panel of judges determines the awards for students from Sec 1 to Sec 5, ITE, Polytechnic & Junior College.

<sup>3</sup> Fruit baskets are sent to members admitted for more than 1 day to a maximum of 30 days in each calendar year to a recognised Singapore hospital. Either the member or a relative must contact TCC with the member's name, NRIC and hospital ward details. Fruit basket will only be sent to the hospital ward. It cannot be claimed after discharge and is limited to one a year.

<sup>1</sup> Claimable by members after at least one year of membership. Ordinary members must have monthly contributions to S1 Subscription account for the past 12 months. Ordinary members with irregular monthly contributions will not be eligible unless they have a minimum balance of \$1,000 in their subscription account. Family & Associate members who have irregular monthly contributions will not be eligible.

# *We are always here for our members*

## **Mdm Fathima, 32, shares her story.**

**"I badly needed financial assistance after the passing of my husband. With three children to look after and a constant fear that I would be let go from my job, I worried over how to pay the credit card bills that had been accumulating. School fees, tuition fees and household expenses also weighed heavily on my shoulders. I did not want to approach my family members for help as I knew that they were also having problems of their own."**



**Luckily, my friend introduced me to TCC. The officers were very kind. They listened patiently to my plight and grasped the situation quickly. They explained the procedures and documents required to process my loan application. Thanks to them, I managed to settle my credit card debts. I felt like a massive weight was lifted. I am truly in debt to TCC for assisting me in my time of need. I will definitely recommend people who are in my shoes to approach TCC for financial aid."**

## **Mr Alex Tan, 42, also shares his story.**



**"I had never heard of TCC before. I was looking for an education loan and had already gone to most of the major banks but their interest rates was not to my expectations. Fortunately, I found TCC on the internet and discovered that their interest rates were better."**

**Initially, I was worried about the loan process and the application criteria required. However, once I spoke to the officers, I was able to put aside these worries. They provided a clear explanation of the education loan and also introduced the other financial services available. I also liked the membership benefits. TCC feels a family-oriented bank that always keeps their members' interest at heart. I am still in the process of submitting my documents to get my loan approved but I am glad that I chose TCC to assist me."**

## CONNECTING & COMMUNICATING ONLINE

Over the past few months, the COVID-19 situation has changed the way we connect and communicate with our members. For safe distancing reasons, we have taken many of our meetings online. Through these virtual sessions, we continue to stay close to our members.



## What is a credit co-operative?

Unless you're part of a credit co-operative, most Singaporeans do not know of them nor the essential role they play in society. More importantly, you may not be aware that there are plenty of benefits you can enjoy from being a member of a credit co-operative.

Co-operatives are basically regulated social enterprises. They are organised on a voluntary basis, democratically controlled and member-owned, to achieve the common social or economic aim that benefits their members and/or society at large. In fact, co-operatives are founded on the values of self-help, mutual assistance, equality, and care for community and co-operation.

We at TCC Credit Co-operative offer financial assistance to all Singaporeans and PRs. We may not always be heard of, but we are definitely here to serve you all the way.





Submit your entries for a chance to win a pair of Golden Village movie vouchers!



**10 winners will be announced in the next issue.**

Name: \_\_\_\_\_

Email: \_\_\_\_\_

Contact No.: \_\_\_\_\_

Member No.: \_ \_ \_ \_ \_ or NRIC (last 4 chars): \_ \_ \_ \_

**Send in your entries by 30 November 2020**

By Post: 95 Killiney Road Singapore 239537

By Fax: 6737 0735

By Email: [mktgpromo@tcc.org.sg](mailto:mktgpromo@tcc.org.sg)

## Do you Sudoku?

Complete the entire grid using the numbers 1 to 9. Each number can only be used once in each row, each column and each 3x3 box. Give it a shot!

|   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|
| 4 |   |   |   |   | 2 |   |   | 6 |
| 6 |   |   | 5 | 3 |   | 7 |   |   |
|   |   | 9 | 6 |   | 7 | 2 |   |   |
| 2 | 4 | 1 | 9 |   |   |   | 7 |   |
| 3 | 6 |   |   |   |   |   | 8 | 9 |
|   | 9 |   |   |   | 1 | 6 | 4 | 2 |
|   |   | 3 | 7 |   | 9 | 4 |   |   |
|   |   | 4 |   | 6 | 5 |   |   | 7 |
| 9 |   |   | 4 |   |   |   |   | 5 |

Sudoku puzzles are provided by [www.sudokuoftheday.com](http://www.sudokuoftheday.com)

## Take this quick quiz!

- On which date did TCC hold its first-ever virtual Annual General Meeting?  
\_\_\_\_\_
- What certificate did TCC receive after conducting a thorough disinfection of its office premises on 1 June 2020?  
\_\_\_\_\_
- The trekking event on 12 September 2020 was the third such event organised for members. True/False  
\_\_\_\_\_
- The TCC Credit Co-operative COVID-19 Relief Loan comes with the option to commence repayment from which month?  
\_\_\_\_\_
- State one TCC membership benefit.  
\_\_\_\_\_

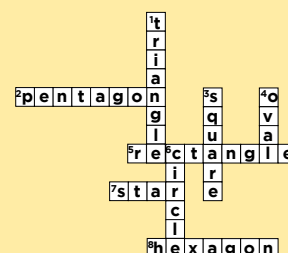
## Congratulations!

These are the 10 lucky winners of the July 2020 issue. Please collect your prize at the TCC office by 15 November 2020.

- Qin Dan (756Z)
- Lim Ai Li Joyce (817C)
- Tan Eng Chye (122B)
- Quek Sok Kiow (108G)
- Chan Hwee Ping (407I)
- Oh Chin Nam Jeremy (080Z)
- Loh Li Hui (026Z)
- Vinitha De Silva (634E)
- Brendan Xu Zhisheng (017J)
- Tan Lay Hoon (115F)

### Last issue's answers:

|   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|
| 8 | 3 | 4 | 2 | 1 | 5 | 9 | 6 | 7 |
| 5 | 7 | 2 | 9 | 6 | 3 | 8 | 4 | 1 |
| 1 | 6 | 9 | 4 | 7 | 8 | 3 | 2 | 5 |
| 3 | 2 | 1 | 7 | 9 | 6 | 4 | 5 | 8 |
| 7 | 5 | 6 | 8 | 2 | 4 | 1 | 9 | 3 |
| 4 | 9 | 8 | 5 | 3 | 1 | 6 | 7 | 2 |
| 2 | 8 | 3 | 6 | 5 | 9 | 7 | 1 | 4 |
| 9 | 1 | 7 | 3 | 4 | 2 | 5 | 8 | 6 |
| 6 | 4 | 5 | 1 | 8 | 7 | 2 | 3 | 9 |



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Raffles Medical  
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scan this QR code

