

## TRACK YOUR MONEY, ON YOUR TIME, ON YOUR TERMS

With the new CU Online Services you can now "track your money on your time and terms" anywhere, anytime and simplify your financial life.



You can

- Check account balances
- Obtain transaction histories
- Transfer funds within your accounts and to accounts of other members
- Get real time, customised alerts whenever account transactions are performed or you use your debit card
- Open new sub accounts.

Track **YOUR** money  
on **YOUR** time  
on **YOUR** terms

The service was officially launched on August 21, 2019, and the feedback has been amazing.

*Rita Edmund Online service is excellent*

*Eve Esprit This online service makes managing my finances so easy. No lines.. no traffic... no need to park... just click and that's it.*



NATIONAL COOPERATIVE CREDIT UNION LTD

PO Box 175, 31-37 Independence Street  
Roseau, Commonwealth of Dominica

Tel: (767) 255-2172

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

Produced by NCCU Marketing

## editors' note

### HOORAY! NCCU IS ONLINE

Our goal of providing members with online access to their accounts and money was realised with the launch of the online services platform in August 2019. How thrilling it was to go live.

Your NCCU accounts are now at your finger tips 24 hours a day and seven days a week.

With the new CU Online Services you, can skip the line and serve yourself, on any device in any location, all at your convenience.

CU Online is secure, easy to use and customisable. We invite you to sign up today, and encourage you to complete the enrollment process to enjoy all the benefits of CU Online Services.

Signing Up is Simple. Visit a NCCU Branch to complete an application form and to receive a username and instructions for completing the enrollment process. A valid email address is required for signing up.

To facilitate sign up, the application form can be completed on our website, printed and brought in to a Branch.

Visit <http://www.nccudominica.com/CU-Online-/NCCU-Online-Service.html> for information and the application form.

We look forward to seeing you online. Skip the line, CU Online.

## SIGN UP TODAY

**YOU ASKED FOR IT  
IT'S HERE!**

**Sign Up  
Today**

**CU**

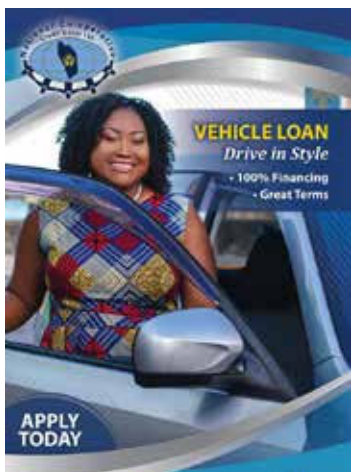
**ONLINE  
Services**

- + CHECK BALANCES
- + DO TRANSFERS
- + OBTAIN TRANSACTION HISTORY
- + OPEN NEW SUB-ACCOUNTS

**AT YOUR CONVENIENCE**

# ONE BIG <sup>2</sup> FAMILY

# essential loan products



## DEBT CONSOLIDATION LOAN

Manage your loan payments by consolidating loans, hire purchase and credit card debt at NCCU. Apply for a Debt Consolidation loan for a fresh start in 2020.

## VEHICLE LOAN

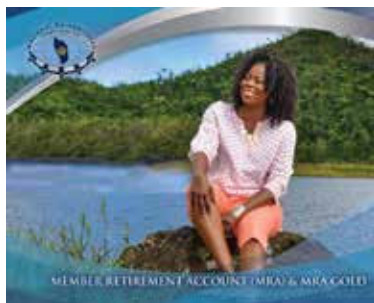
Let NCCU put you in the driver's seat with a vehicle loan with an #affordable monthly payment on #greatterms. Members with a mortgage loan, enjoy a special interest rate

## MEMBER RETIREMENT ACCOUNT

Plan to retire in style and comfort. Open an MRA or MRA Gold and save up to \$1000 monthly. Start with as little as \$5.00

## CHRISTMAS CLUB

Start saving early for Christmas 2020. Open a Christmas Club account and save up to \$6000 between December and November.



Learn more at  
[nccudominica.com/LOANS](http://nccudominica.com/LOANS)



# ONE BIG<sup>3</sup> FAMILY



## news bytes

AROUND NCCU & THE  
BRANCHES IN 180 DAYS**CaribDE 2019.**

In November, three committee members and one staff attended the 36th installment of the program and graduated as certified Development Educators. Hooray to our graduates!

CaribDE energizes participants to leverage the CO-OP difference, advance the credit union sector and expand their regional and international networks!

**Credit Union**

**week** was observed from October 14 to 18 under the theme, **Local Service, Global Reach.**

Members, the public and youth were engaged and informed during activities at all Branches, outreaches, radio programs and school visits.

The **Credit Unions Family Fun Day** on October 6 was another big event on the NCCU calendar. Members enjoyed an afternoon of fun, frolic and games at the Botanic Gardens in Roseau. NCCU placed second in the competitions.



NCCU observed **Financial Information Month** in October and participated, with the ECCB and other FIM partners, in radio programs, school outreaches and other activities. The theme was **Plan For Uncertainty, Make Insurance Your Priority.**

**Certificate Ceremony.** On September 18, one hundred entrepreneurs received certificates of participation in the NCCU small business seminars held in July.

**Care for Bahamas:** Following the passage of Hurricane Dorian in September, NCCU made a US \$5,000 donation to the Bahamas Credit Unions Relief Fund.

**Youth in Action:**

In September, the Paix Bouche Young Action Club (YAC) organised a TALK session for youth and cleaned up the environs of the Paix Bouche Sub Office.

**Family Bereavement Insurance**

**(FBI):** The Vieille Case, Castle Bruce, La Plaine and St. David's teams were trained in September to enroll members in the new FBI plan.

**NCCU's 9th Annual General Meeting**

was held on August 29 at the Public Service Hall. The 2018 financial statements and Board and Committee reports were presented to the meeting. Members voted for volunteers for the new term. A 7% dividend was declared on Member Shares for 2018.





# news bytes

**CU Online Services** were officially launched at a media ceremony on August 21 to the delight of our members.

*Skip the line... CU Online.*

**The La Plaine Branch was reopened** on August 19 to much rejoicing from the members.

Joye Augustine was appointed Administrative Officer for the Branch.

**Scholarships.** On, August 12 sixteen (16) students were awarded five-year scholarships to attend secondary schools across the island from September 2019. One scholarship was based on merit and fifteen on need.

Business seminars on **"Marketing Your Business, with a Focus on E Marketing"** were conducted for small entrepreneurs from July 9-11. The seminars were well attended and received by 100 participants.

**2019 WOCCU/CCCU Convention** in the Bahamas, July 27 - 31, was attended by a NCCU contingent of 15 volunteers and staff members .

NCCU was presented with the **CCCU Silver Sponsor and Sustainers Awards**. CFO, Curth Charles, received the I-CUDE Award for mentoring and



developing Regional Leaders and fostering international Credit Union Development.

(WOCCU-World Council of Credit Unions; CCCU-Caribbean Confederation of Credit Unions, I-CUDE-International-Credit Development Educator)

For details on these activities, visit [www.nccudominica.com/News-items/](http://www.nccudominica.com/News-items/)

# spotlight on staff

To Staff Members who have completed the Eastern Caribbean Home Mortgage Bank (ECHMB) Mortgage Underwriter Programme (MUP).

The MUP consists of three modules and includes a one week Course component and completion of the take home assignment after attendance and participation at Modules 1, 2 and 3.



**Henry Williams & Delroy Registe**  
*Head Office*



**Cecilia Alfred** *La Salette Branch*

**Nadiann Damier** *St. Paul Branch*



**Andrea Coipel** *Roseau Branch*



# congratulations

To Members of Staff Appointed in 2019.

**Rachel Pinard, Wendy Walsh, Aaliyah Bellot, Lisa Vital** *Head Office*

**Nakiba Ormond, Glenna Charles, Kertlien Dechausay and Bethany Brooks** *Roseau Branch*

**Gael Jno Baptiste, Christie Johnson** *St. Paul Branch*

**Velma Warrington, Castle Bruce Branch**

**Yasmine Phillip, La Salette Branch**



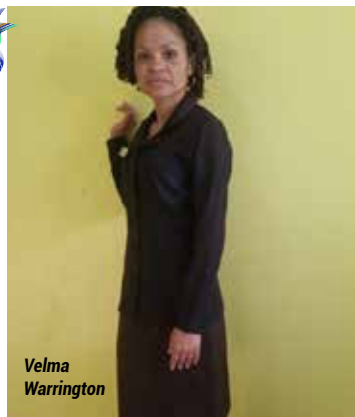
(l-r) Glenna, Lisa, Rachel, Wendy, Kertlien



**Aaliyah Bellot**



**Nakiba Ormond**



**Velma Warrington**



**Bethany Brooks**



**Gael Jno Baptiste**



**Yasmine Phillip**

ONE BIG <sup>7</sup> FAMILY



# budget and plan your way for 2020

The beginning of the year is a good time to perform a financial check up of personal and family finances and to plan. Think carefully of what you would like to achieve in 2020. Be realistic when setting goals and outline a plan for each major goal.

Make savings a priority and pay yourself first by arranging a standing order to your savings account. See how you can save-- apply for discount cards and buy only what you need. Carefully track your income and spending.

## 1. SET GOALS

*What do you want your money to do for you?*

## 6. STAY FLEXIBLE

*A budget is a living document. Don't set it and forget it. Evaluate and change as necessary.*

## 5. MONITOR PROGRESS

*Review your budget on a regular basis to see if you are staying on track.*

## 2. TRACK EXPENSES

*Get a handle on where you are spending your money*

## 3. DOCUMENT IT

*Use your expenses to guide your budget. Use an online tool, spreadsheet etc. Sample budgets/spreadsheets are available online.*

**4. IF NEEDED, ASK FOR HELP**  
*from a money savvy friend, relative or colleague, or or check online resources*

My  
**2020**  
Budget

A budget is about empowering YOU and YOUR MONEY. It puts you in control of your dollars. Consider using it as a financial management tool in 2020.

# ONE BIG<sup>8</sup> FAMILY

# information corner

## Important Notice - CU Online

**Services:** To enjoy the benefits of this service, the enrollment process must be completed. If you have signed up, but not yet enrolled, please do so at [nccu.onlineaccounts.org/HBNet/App](http://nccu.onlineaccounts.org/HBNet/App)

**Western Union Service** is now available at the Castle Bruce and La Plaine Branches. Access the JN Money Transfer service at the Roseau and St. Paul Branches and Money Gram at St. David's, St. Paul, La Salette and Vieille Case Branches.

**Invest in More Member Shares** to help strengthen your NCCU and build its capital. The cost per Share is \$50.

## First Domestic Insurance

**Company** has announced an arrangement with the Insurance Company of the West Indies (ICWI) to continue providing insurance coverage to its Dominican clients from November 11, 2019. For further information, call or visit their offices in Roseau and Portsmouth.

**Update Accounts:** As we quickly head into the new year, ensure your account information is up to date so that NCCU can better serve and reach you in 2020

**New Requirement For Opening and Updating Accounts:** NCCU now requires persons opening accounts, and members updating

accounts, to verify income by providing a salary slip/statement for income exceeding \$2500 a month. Self-employed persons must provide documentary record of such income.

**Plan Ahead to cover final expenses** for yourself and loved ones. Sign up for the Family Indemnity Plan (FIP) or the Bereavement Insurance Plan (FBI). Plans range from \$15.00 to \$158.40 monthly for cash benefits of \$3,500 to \$30,000 each for up to six family members. Get details at your Branch or visit our website.

**Be Smart Online:** Be careful while shopping online this Christmas.

- Look for secure transaction symbols, such as the little "lock" logo in the lower right-hand corner of your browser window and Web addresses starting with "https".
- Log off from a site after you complete a purchase. If you can't log off, close your browser to protect your personal information.

**Need a Higher Limit on Your Debit Card?** Write to us if you need a limit above EC \$2000 for Point of Sale (POS) purchases and online shopping this Christmas.

**Traveling for the Holidays?** Inform us of your destination(s) if you intend to use your NCCU debit card.

# information corner

## CU ONLINE SERVICES - FREQUENTLY ASKED QUESTIONS (FAQS)

### What can I do if I forget my CU Online password or get locked out because of too many unsuccessful attempts to log in?

Go to the CU Online Services login page and click on "Forgot Password" to reset your security answers. <https://nccu.onlineaccounts.org/HBNet/App/>. If you have forgotten your username, click on "Forgot Username".

### What If I get locked out by entering the security code incorrectly?

Please call NCCU Member Services at (767) 255-2126 during regular business hours.

## Can I Transfer to another member's account? Yes you can.

- Select "Transfers" from the menu then "Immediate Transfer"
- Select the Share to transfer from. In the "TO" field, select "Any Other Member" from the drop down
- Enter the other Member's information (name, account number, share or loan ID) and the amount.

**Account Alerts** are Free and are designed to monitor your account and to alert you whenever a transaction or action takes place. Alerts can be customised.

**To enroll:** Click on the Account Alerts CU Online Services menu option, select Destinations, accept the Terms & Conditions and enter an email address.

## CREDIT UNIONS & NCCU WORD FIND

ACTION  
ACCOUNTS  
ATM  
AUTO LOAN  
BUSINESS SOLUTIONS  
BRANCHES  
CERTIFICATE  
CREDIT  
CREDIT UNION  
CU ONLINE  
DEBIT CARD  
DIVIDENDS  
ESVICES  
FINANCIAL SERVICES  
FLEXIBLE  
GOALS  
MEMBERS

MOBILE BANKING  
MONEY  
MORTGAGES  
MRA  
NEW ACCOUNT  
NCCU  
PERSONAL LOAN  
PRODUCTS  
RATES  
REFINANCE  
SERVICE  
SHARE ACCOUNT  
SHARE  
SMALL BUSINESS  
TRACK  
TRAINING  
VEHICLE LOAN

K	M	Z	Q	R	R	E	F	E	R	R	A	L	N	A	O	L	O	T	U	A
J	E	E	R	E	A	D	I	N	G	T	F	A	R	D	E	R	A	H	S	C
G	X	L	J	B	U	S	I	N	E	S	S	A	C	C	O	U	N	T	S	U
C	S	B	W	R	T	S	E	C	N	A	N	I	F	E	R	S	I	W	C	M
U	S	E	A	T	M	N	E	S	S	L	A	O	G	M	N	D	U	C	P	O
O	M	X	H	L	T	Y	U	E	E	R	D	I	H	O	E	T	N	K	J	G
N	A	E	J	C	X	L	T	O	F	R	C	O	I	R	F	R	Z	J	N	T
L	L	L	C	O	N	A	D	F	C	K	V	T	C	K	A	A	C	I	N	H
I	L	F	L	C	R	A	R	T	W	C	U	I	T	U	C	I	K	I	A	G
N	B	S	E	C	I	V	R	E	S	L	A	I	C	N	A	N	I	F	O	T
E	U	C	D	R	F	E	Z	B	O	E	C	E	T	E	A	I	T	N	L	E
B	S	M	V	N	D	F	T	S	D	R	M	W	R	B	S	N	M	A	L	K
A	I	E	X	S	F	R	S	A	E	E	D	A	E	A	U	G	O	A	R	
N	N	M	G	D	T	S	A	D	C	I	R	L	P	O	H	L	R	L	N	A
K	E	B	V	N	E	C	I	C	V	I	I	A	C	S	E	S	T	E	O	M
I	S	E	B	N	I	T	U	I	T	B	F	C	H	M	C	C	G	L	S	Y
N	S	R	I	J	U	K	D	D	O	I	A	I	T	S	I	O	A	C	R	E
G	Y	S	G	N	D	E	C	M	O	W	B	M	T	K	V	P	G	I	E	N
J	U	R	I	Q	N	M	R	A	E	R	U	E	V	R	R	Y	E	H	P	O
B	W	O	L	D	U	R	Q	N	R	R	P	C	D	L	E	Y	S	E	O	M
K	N	R	S	W	A	V	I	A	C	T	I	O	N	C	S	C	M	V	F	U





## A NEW CADENCE MONARCH IS CROWNED IN 2019

Congratulations to the winners of the 2019 Cadence Lypso Show which was held at the Windsor Park Stadium Forecourt on November 2, 2019.

When the scores were tallied, Nathanael Durand, a new comer, topped the field of 15 competitors with his big song, **Telephone Sonnen**.

Webster **Web** Marie placed second with Remidi followed by **Jackson Alie** in third place with **Zeb Couto**. Web won the crown in 2012 and this was Jackson's first show.

The show was of high standard and patrons expressed satisfaction with the diversity of the songs which included a fusion of musical genres such as R & B, Pop, Bouyon and Afro beat.

The second segment of the show featured a performance by the Les Aiglons band of Guadeloupe who took patrons dancing down memory lane.

We sincerely thank the 15 competitors, the regulars and newcomers, for their efforts in preserving Dominica's Cadence Lypso music.



Marie

Durand

Alie

## KNOW YOUR NCCU OFFICERS

### BOARD OF DIRECTORS

Josephine Dublin	<i>President</i>
Sonia Williams	<i>Vice President</i>
Dexter Ducreay	<i>Treasurer</i>
Candia Carrette-George	<i>Secretary</i>
Charmaine Brumant	
Aaron Dalrymple	
Cecil P Shillingford	
Damien Dublin	
Euan James	
Gerald Fregiste	
Glenworth Ducreay	
Kyra Paul L'Homme	
Patrickson Albert	

### SUPERVISORY AND COMPLIANCE COMMITTEE

Evadney Esprit	<i>Chairperson</i>
Linda Gonzalez-Peltier	<i>Secretary</i>
Bernard Nation	
Bernadette Austrie	
Corinthia Carbon	
Hannah LeBlanc-Pierre	
Ian Michael Anthony	
Kayan Toussaint	
Jerome Bardouille	
Julie Durand-Shillingford	
Mc Dowill Paul	
Priscilla Panthier	
Sophia Albert-Charles	

### CREDIT COMMITTEE

Oscar Tyson	<i>Chairperson</i>
George Natasha Nation	<i>Secretary</i>
Cecil Joseph	
David Maximea	
George Maxwell	
Isabella Prentice	
Jodie Dublin-Dangleben	
Keturah Deschamps	
Philbert Joseph	
Quincy Angol	
Renita Charles	
Sonia Felix	

*Wishing You and  
Your Family a  
Merry Christmas &  
a Happy New Year*

May you experience and share the love,  
peace, and joy of the Christ Child.

We also wish you  
good times, health  
happiness and  
success in 2020.

Thank you for using  
your Credit Union's  
services in 2019.

This has allowed NCCU to continue  
realising its mission of "Enhancing  
the Quality of Life of ALL..." and  
contributing to Dominica's socio-  
economic development.

**We look forward to serving you in 2020.**



**JN Money**

**CRUIZ'N Christmas**

**WIN A CRUISE FOR 2**

**SIMPLY:**

Send or receive funds with JN Money  
November 29-December 31, 2019  
for a chance to win

Send with JN Money Online

No purchase necessary

#CoveredByMyCash #EasyToAccess

**CASH-SECURED LOANS**

**Apply Today!**

Get your loan the  
same day.

**5.99%**

Special Terms & Conditions Apply

**ONE BIG<sup>12</sup> FAMILY**