

## COMMITTED TO ASSISTING YOU

Over the past 16 months, NCCU has assisted members in rebuilding homes and lives following the devastation inflicted by Hurricane Maria.

You were able to benefit from a four-month waiver of interest and deferment on loan payments and from the Rise & Restore loan which was available on very special terms and for an extended period of time.

This special loan facility officially ended on March 30, 2019, but we wish to assure you of NCCU's continued commitment to providing credit for your restoration projects.

NCCU can offer you other affordable loans for financing your projects. A few of these loans are highlighted below, to the right (turn flap) and on Page 3.

Your NCCU Branch is a phone call or, for some members, a few steps away. So please call or stop by to discuss your credit needs. We will endeavor to assist.

We encourage you to keep in contact, to inform of life changes and situations which impact you financially and to ensure your account information is up to date so we can reach you.

Please keep in touch.



**MORTGAGE***care*

**REDUCED and SPECIAL interest rates**

**APPLY TODAY!**

Call 255-2172

Interest rates start at **6.5%**

Terms & Conditions apply

**ONE BIG <sup>1</sup> FAMILY**

## editors' note

### BE PREPARED

Notwithstanding our wish that June would not come "too soon", June 1 is just days away.

We should not bury our heads in the sand and pretend that June is going to slip by. Instead we must check our homes and our insurance coverage and begin preparing for the 2019 hurricane season.

Assess your home's readiness. If post Maria repairs are not yet complete, ensure that the key components of the structure are strengthened including the roof, foundation, windows and doors. Trim tree branches and check around for loose items which can become missiles. Identify and improve areas that are prone to flooding.

Check your insurance coverage to ensure you are not only covered but also adequately covered. Come in to a NCCU branch, or visit your insurance company for details and advice.

Approach your insurance provider about insuring the contents of your home. Try negotiating a reduced rate to assist with this. If you can't insure all contents, consider insuring your more valuable items.

### INSURANCE PREP

- Ensure insurance policies on buildings, contents and vehicles are current

- the sum insured represents the true replacement value of your property
- your motor vehicle insurance policy covers "Acts of God" perils
- the contents of your house are insured

### PERSONAL PREP

- Ensure your passports are valid beyond November 30, 2019
- Obtain certified copies of Birth and Marriage Certificates from the Registry.

Our Legal Team is available to answer your questions. Contact: [jwalsh@nccudominica.com](mailto:jwalsh@nccudominica.com), [mmatthew@nccudominica.com](mailto:mmatthew@nccudominica.com), [mjeffrey@nccudominica.com](mailto:mjeffrey@nccudominica.com) or call 255-2158, 255-2156.

### SECONDARY SCHOOL SCHOLARSHIPS ARE AVAILABLE

NCCU is offering secondary school scholarships for children of eligible members. Application forms are available at ALL Branches. Deadline for applications is Friday, June 28, 2019.

### FILE DEATH CLAIMS

Ensure death claims are filed within two (2) months of the event. Do so with or without full documentation, more specifically the death certificate.

# essential loan products

## SAVINGS-COVERED LOAN



Simple to access.

- Just walk into a NCCU Branch to apply.
- Pledge savings and set the repayment terms
- Loan is approved and disbursed the same day

## VEHICLE



Let NCCU put you in the driver's seat with a vehicle loan on #greatterms.

- Borrow for a car, SUV, motorcycle or scooter to go wherever.
- Enjoy a special interest rate with a mortgage loan .

## EDUCATION



### #RealiseYourPotential

- Let's talk about an education loan for getting ahead.  
#EducationIsKey
- Loans are available for local, online and overseas (tertiary) studies.
- Very special terms are available on the Learn While You Earn loan. So stay on the job and further your education.

Enjoy low monthly payments and FREE Loan Protection Coverage on all loans. No processing fees apply. Other terms and conditions apply.

Learn more at

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



## news bytes

**JOAN THOMAS IS VIEILLE CASE  
BRANCH MANAGER**

The Board of Directors has appointed **Joan Thomas** to the position of Branch Manager with effect from March 1, 2019. She is currently assigned to the Vieille Case Branch.



Having joined the Credit Union movement in April 1994, Mrs. Thomas brings a wealth of experience to the position having served as Accounts Officer and more recently as Officer in Charge of the Vieille Case Branch. She holds a BSC in Business Management from the University of Sunderland, London.

Mrs. Thomas replaces Mrs. Theresa Gustave-Royer, a credit union stalwart, who retired in October 2017.

The Board, Committees, Management and Staff congratulate Mrs. Thomas on this well-deserved appointment.

**PAIX BOUCHE OFFICE REOPENS**

Members in Paix Bouche were delighted to have their office reopened on March 8, 2019. The office, which was damaged during the passage of Hurricane Maria in 2017, has been beautifully refurbished.



The Vieille Case Branch comprises the Vieille Case office and sub offices in Penville, Thibaud and Paix Bouche. The Branch has a staff of 11.

*NCCU's CEO, Mr. Aylmer A Irish, addresses reopening ceremony for Paix Bouche office. Mrs. Joan Thomas is to his right.*





## news bytes

### KEEPING THE CREDIT UNION MOVEMENT ALIVE



*Summit participants and facilitators*

NCCU was well represented at the 5th Annual Youth Summit organised by the Dominica Cooperative Societies League Limited from April 11-19, 2019. Eight (8) members of staff and seven (7) NCCU scholarship holders attended.

Under the theme "The Power of Volunteerism, the summit addressed the critical issues of the number and quality of volunteers available to the various cooperative societies nationally. The main facilitator was Verieux Mourillon.

*"Participation in the 5th Annual Youth Summit enlightened us on the Power of Volunteerism and taking on new challenges for our personal benefit and that of our Credit Union".* NCCU participant, Wendy Walsh.

### STRAIGHT OUTTA DOMINICA TO ANTIGUA

Sixteen members of staff journeyed to sunny Antigua for the 2019 Easter weekend and while there connected with counterparts from Community First Credit Union (CFCU). From all reports, the group had a blast and are thankful to the CFCU staff for hosting the group, the networking and wonderful socialising.

The excursion was organised by the Entertainment Club and NCCU provided financial support of \$10,000.



# nccu awards outstanding staff

It is a privilege to present our nine (9) members of staff who were recognised as Outstanding Employees for October 1, 2017 to September 30, 2018.

The employees were awarded at a NCCU Cocktail Party held on May 4, 2019 at the Goodwill Parish Hall.

We congratulate all the awardees and wish them continued success. Keep on excelling.

## CONGRATULATIONS OUTSTANDING EMPLOYEES FOR THE YEAR 2017 TO 2018

### CEDRIC SKERRIT ROSEAU BRANCH, LOANS DEPARTMENT

Mr. Cedric Skerit has contributed to maintaining and improving the loan portfolio by diligently performing his duties as a Loans Officer. He has built a respectable rapport with his peers and especially with the membership. He has been described as consistent, committed, meticulous, efficient, helpful and receptive to learning.



# nccu awards outstanding staff



## HAYNIE ATTIDORE HEAD OFFICE, ADMINISTRATION DEPARTMENT

Mr. Haney Attidore is loyal to the NCCU, reliable, has a positive attitude to work and goes beyond the call of duty to assist. Note-worthy are his selfless acts after the passage of Hurricane Maria to provide security and transportation services to staff, to secure the Society's assets at all Branches and ensure that generators functioned when power was out.



## CHERRY SABRINA HILL LA SALETTE BRANCH

Miss Cherry Hill is described as embodying the virtues, values, vision and mission of the NCCU and is someone who has the welfare of NCCU at heart. She is dependable and efficiently performs her duties, and additional tasks, with composure and a radiant smile.



# nccu awards outstanding staff



## HERMINA JOHN VIEILLE CASE BRANCH

For her:

- dedication and commitment to the cooperative nature of NCCU
- willingness to volunteer and to initiate and plan Branch activities
- over 10 years of service as Coordinator of the NCCU Paix Bouche Young Action Club
- innovative approaches to reducing delinquency at the Vieille Case Branch

the NCCU has recognised Mrs. Hermina John as an Outstanding Employee for the Year 2017-2018

## HENRY WILLIAMS HEAD OFFICE, COLLECTIONS DEPARTMENT

Mr. Henry Williams has been described as cheerful, positive and a valuable member of the Collections Department whose work and contribution is deserving of recognition.

Mr. Henry Williams is described as cheerful, positive and a valuable member of the Collections Department whose work and contribution is deserving of commendation.

He was recognised for creativity and initiative when dealing with members' issues, effectively applying his wealth of knowledge to improve performances and encourage innovation and for his leadership in helping to control and reduce delinquency.





# nccu awards outstanding staff



## MICHELLE BELLOT ST. PAUL BRANCH

Miss Michelle Bellot has proven to be a responsible and reliable employee in the management of her duties and in the supervision of staff.

As Accounts Officer, she has diligently performed her duties and her work quality has been outstanding. Miss Bellot is able to multi task effectively and, in the absence of staff, is able to manage work flow to ensure members continue to receive good service.

## KERRY DURAND HEAD OFFICE, IT DEPARTMENT

Mr. Kerry Durand has been described as "one of the most humble staff" to work in the IT department. He is a hard worker and is extremely diligent in performing his duties. In a department filled with top performers, he separates himself due to his kind attitude and reasonable spirit. He can certainly be called "everyone's favorite IT staff".



# nccu awards outstanding staff



## **VERNELLA TOUSSAINT ROSEAU BRANCH, MEMBER SERVICES DEPARTMENT**

Miss Vernella Toussaint has been described as "A focused and organized employee!" who has worked efficiently and smartly to accomplish tasks and departmental activities. She has exhibited leadership qualities by volunteering to assist during periods of crisis. Miss Toussaint was able to move through various sections of the department, without prior notice, and to perform at an outstanding level.



## **NATORAH VIGILANT CASTLE BRUCE BRANCH**

Mrs. Natorah Vigilant has been described as warm, dedicated, loyal, dependable and efficient, traits which have made her a model employee and one with an impeccable record of performance. A true team player, following the passage of Hurricane Maria, Mrs. Vigilant volunteered on several occasions to assist in securing members' documents and cleaning of the Branch office.

# living our Cooperative Principles



## SUCCESSFUL SESSION ORGANISED FOR VIEILLE CASE BRANCH PARENTS

It was the Vieille Case Branch's turn on April 27, 2019 to educate and inform members. The topic was the Art of Parenting. 25 persons attended the session which was facilitated by community stakeholders from the education, health and welfare sectors.

## ST. DAVID'S BRANCH EDUCATES ON MENTAL HEALTH



Twenty-two villagers from the St. David's Branch community received information on Mental Health during a session organised by the Branch, and the Wellness Committee, on May 8, 2019. The session was addressed by District Medical Officer, Dr. St. John who cautioned there is "No health without Mental Health", early detection is key and family support is important.

## COMMITTED TO EDUCATING YOUTH: 120 STUDENTS LEARN TO MANAGE MONEY

"Informative, interactive, and fun", describe the fifth edition of NCCU's annual secondary school Financial Literacy Seminar held on May 8, 2019 at the Public Service Union (PSU) Hall. 120 third and fourth formers of the Convent, Wesley and Dominica Community High Schools, Orion and St. Mary's Academies and the St Martin Secondary School participated along with their teachers.

The students were introduced to basic financial management and goal setting, and to NCCU and its products and services. Curth Charles and staff members of the La Salette Branch facilitated this well-received session.



# living our Cooperative Principles

## LA SALETTE BRANCH REACHES OUT

It was information, not acting, time on Hollywood Boulevard in Pointe Michel, Dominica on March 26, 2019. Staff of the La Salette Branch came out to educate and inform on NCCU and its quality products and services.

**NCCU Branches: Keep on educating and informing members**

## NCCU OFFICIALS VISIT CREDIT UNIONS IN THE USA



NCCU's Chief Executive Officer, Aylmer A. Irish, and Administrative Officer of the NCCU Castle Bruce Branch, Jacqueline Roberts were members of a Dominica credit union delegation which visited the United States from April 9 to 20, 2019 for training and information exchanges with the World Council of Credit Unions (WOCCU) and the Wisconsin and Indiana Credit Union Leagues and member credit unions.

The visit continued work by the Dominica Credit Union movement and WOCCU in rebuilding the Dominica credit union system following Hurricane Maria in 2017.



Phoenix Belfield, Manager of the Dominica Co-operative Societies League Ltd (DCSL) and Ericson Christopher, General Manager of West Coast Co-operative Credit Union Ltd were the other members of the Dominica delegation.



At the end of the visit the DCSL and the Indiana Credit Union League signed a historic partnership agreement to broaden ties between the two credit union movements.





# rooted in community

PRINCIPLE #7 CONCERN FOR COMMUNITY

The Wellness Committee of the St. David's Branch continues to live out Cooperative **Principle #7** by organising activities which touch the elderly, less fortunate and the community.

A generous donation of fruits, provisions and vegetables was made to the Grotto Home during the Easter season, elderly persons in Morne Jaune and Riviere Cyrique were visited --including on Mother's Day, a sports day was organised, the Riviere Cyrique playing field was cleaned, and potholes were repaired on a section of the road at Morne Fraguard, Riviere Cyrique to provide better access for pedestrians and motor vehicles.

Hats off to the St. David's Branch Wellness Committee. We commend you and are happy to support your many positive undertakings.



## information corner



## CALENDAR FOR JUNE - OCTOBER 2019

- June 1** **Back2School Loan** special begins.
- June** **Reopening** of La Plaine Branch
- June 28** **Deadline for applications** for secondary school scholarships
- July** **Business seminars**
- July** **9th AGM** (stay tuned to radio, our website and social media pages for the date)
- August 4** **Family Fun Day**, Botanic Gardens
- October 14-19** **Credit Union Week**
- October 17** **International Credit Union Day** (all NCCU Branches/offices will be closed)
- October** **Financial Information Month**

## FIXED DEPOSIT RENEW

Provide renewal instructions at least two weeks before your Fixed Deposit matures. Not sure of the date? Check with your Branch.

## PLAN TO ATTEND THE 9TH ANNUAL GENERAL MEETING

The Annual General Meeting (AGM) is an important statutory requirement as mandated in Section 42(1) of the Co-operative Societies Act No 2 of 2011 and members must attend and participate. Plan to attend to

- receive an account of the performance of your credit union in 2018
- hear directly from your Board, Committees and CEO
- make suggestions on matters that are important to you
- elect volunteers to serve for the next term

## CHEQUE STATEMENT PICK UP

Cheque Statements are available at the Chequing Account Section on request.

Please provide a current mailing address to receive statements by mail. Do so in person, or in writing.

## information corner

**KEEP YOUR CERTIFICATE OF TITLE AT NCCU**

It is important that you keep your Certificate of Title (COT) with NCCU as you will need to borrow again and again for domestic, personal, education and other purposes after taking a mortgage. Your COT will be needed to secure these loans.

It may be difficult to get small loans from the financial institution that is trying to persuade you to bring your mortgage to them. Their policies may impose a wait period, or other restrictions, on the granting of small loans to a new mortgage borrower. Also, some institutions are mortgage lenders only and do not offer personal and consumer loans to customers.

Bear in mind that it is not always about the loan interest rate. Access to credit when you need it is important as well. And NCCU, and credit unions in general, have a track record of funding small loans for members when a need arises for additional credit, or in the event of an emergency.

Think ahead. Keep your COT at NCCU so you won't have to scramble to find a co-maker, guarantor or fall victim to a quick money fix when you need a small loan, or run the risk of misplacing this important document.

Safe-keeping fees are applicable.

**INVEST IN MORE MEMBER SHARES**

Permanent Shares are members' long term investment in NCCU and help to strengthen the Society and build its capital. Shares cost only \$50 each and can be purchased year round.

Members earn annual dividends on Shares, once the credit union makes a surplus. A 10% dividend was paid in 2017. Dividends are posted to your savings or deposit account. Members earn annual dividends on Shares, once the credit union makes a surplus. Dividends are posted to a deposit/saving account. NCCU paid a 10% dividend on Shares in 2018.



Transfer service is now available at the St. Paul Branch. Money can now be sent or received at both the St. Paul and Roseau Branches. For details on receiving money directly to your account call 255-2160/59 or visit

<http://www.nccudominica.com/Services/JN-International-Money-Transfer.html>

**CADENCE CORNER**

The Cadence Lypso Show is on again this year.

Singers and song writers must register with NCCU by Saturday, June 29 for audition on Saturday, July 6, 2019. Get Ready.

**ACCESS THESE LOANS TO COMPLETE RESTORATION PROJECTS**

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

**Home Repairs****Vehicle Repairs or New Vehicle****Household Furniture & Appliances****Household Goods Loan**

**We'll make your house a home!**



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nccultd



YOU CAN OWN A HOME AND MORE WITH A MORTGAGE CARE LOAN  
FROM NCCU

## URGENT NOTICE

### UPDATE, UPDATE TO ACCESS NEW SERVICES

Dear Valued Members

This is a reminder to UPDATE your NCCU account information so that we can better serve you.

We invite you to visit a Branch to update

your physical address

mailing address (if different from physical address)

telephone number

email address

Please bring along

a valid picture identification - Social Security card, driver's licence, passport

a recent utility bill, statement or proof of physical address

Accessing new services will be easier if your account information is up to date. Thanks for your cooperation.

**UPDATE, UPDATE TODAY**



**MORTGAGEcare**

At NCCU, with our **REDUCED** and **SPECIAL** interest rates you can

- Build, Buy & Renovate your Home
- Purchase a New Vehicle, Furnishings and Appliances
- "Green" your Home and Lower Energy Costs

**MORTGAGEcare** is for members with mortgages, new mortgage borrowers and ALL homeowners

• NO processing FEES • 100% financing

**APPLY TODAY** at any NCCU Branch!

Terms & Conditions apply

#affordablepayments #greaterterms #switchtoNCCU

## SET YOUR SIGHTS ON A HOME

If you have not yet purchased land, NCCU can assist with that first step to owning a home. We want to walk with you onto that plot of land you will one day call home.



NCCU One Big Family

Ready To Build?  
Low Monthly Payments  
Don't Wait Till 35, Invest Today  
Then Get The Best Mortgage Plan

**Land & Home Loan**  
Buy Your Piece of Dominica Now!

NATIONAL COOPERATIVE CREDIT UNION LTD

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