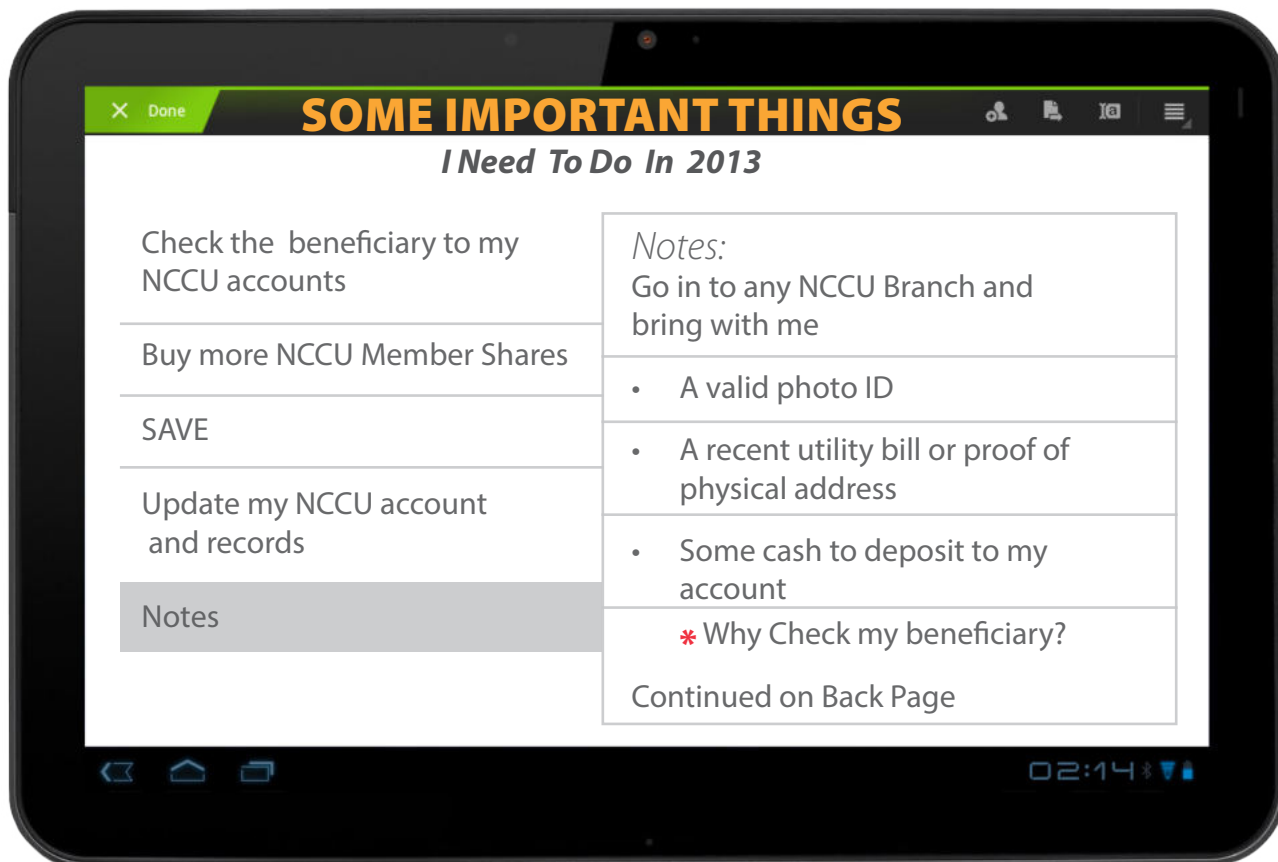


ALL Access NCCU Services @ any of Our **5 Branches**

(including loans) More on Page 8



editor's note

At the start of a new year, many of us make resolutions to improve certain areas of our lives and, we sometimes compile To Do Lists to help keep us on track.

The following are a few items we believe NCCU members really should have on their To Do Lists for 2013. Please consider adding the ones that apply to your list.

- Update my NCCU account and records (if not done recently)
- Check to see who is the beneficiary to my NCCU accounts
- Save regularly for retirement, emergencies and/or special occasions

- Purchase at least one (1) more Member Share
- Check the interest rate and monthly installment on my non-NCCU loans
- Consolidate these loans and other debts with NCCU
- Check to see at which NCCU Branch I can be served almost immediately, when applying for a loan.

Do resolve to pay more attention to your financial affairs this year. Get started on the above items today!

Thank you valued members for your continued support and patronage of NCCU products and services in 2012. We wish you ALL a blessed, happy, healthy and productive 2013.

TIPS FOR IMPROVING FINANCIAL HEALTH

Get a better handle on family finances in 2013.

- Make a budget
- Be prepared for emergencies
- SAVE and invest
- Simplify personal finances. Eg Save monthly through payroll deduction
- Involve family members in grocery shopping, paying bills, planning etc
- Work on becoming financial literate. Learn more about personal finance

CHECK NCCU FOR LOW RISK SAVINGS INSTRUMENTS –PART II

In the April 2012 issue of the Caring Hands, we encouraged members with investments in CLICO and BAICO not to lose hope. From December 2012, BAICO investors have begun receiving payment through the Policyholders' Relief Programme coordinated by the governments of the Eastern Caribbean Currency Union (ECCU). This is good news for investors.

As we did back in April, members and the public are encouraged to place their deposits, including monies recouped from BAICO, with NCCU. We offer low risk savings and investment instruments @ competitive rates of interest.

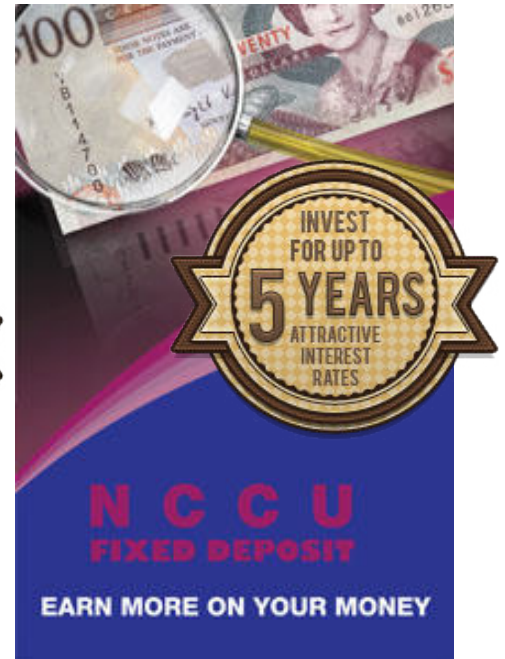
NCCU IS SAFE & SOUND.

know your products & services

PUT SAVING ON YOUR TO DO LIST FOR 2013

Easy to Open with a small deposit of only \$5

Open with only \$1000



3



VISIT www.nccudominica.com FOR DETAILS

ONE BIG FAMILY



reaching out

**BUILDING RELATIONSHIPS
WITH MEMBERS, YOUTH,
COMMUNITY...ALL**

SUPPORT FOR NIKISHA

The NCCU provided financial support to the lovely and intelligent, Miss Nikisha Philbert of Laudat, a contestant in the Ms. Dominica 2013 pageant. Nikisha received the award for Best Response to Question. Congratulations!



around the branches

ST. DAVID'S

Touching Staff of the Rosalie Bay Resort

Approximately twenty-five (25) employees of the Rosalie Bay Resort attended an outreach session organized by the Staff of the St. David's Branch on Tuesday January 15, 2013. Ms. Jualianna Cuffy, Administrative Officer, facilitated the session. Highlights were NCCU products and services, budgeting and updating of accounts.

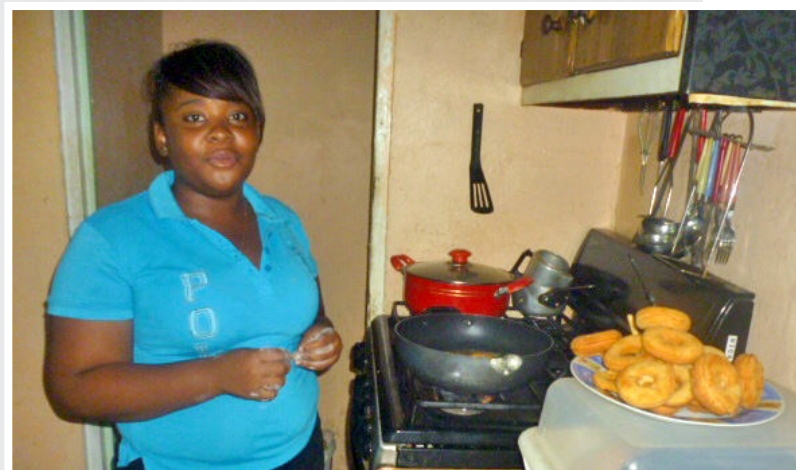
During the presentation on budgeting, it was emphasized that "no matter how small the pay cheque is, always save for a rainy day".

The Rosalie Bay staff was pleased to learn that the Credit Union offers lots of services.

VIEILLE CASE

Training in CUCall

During the month of January, much emphasis was placed on member training in CUCall. Practical sessions, conducted by the tellers, were held for youth, teachers, pensioners and working adults.



YAC in Action

The Young Action Club (YAC) continues to be vibrant. The Club recently partnered with a church group for observing Drug Awareness month and continues holding sessions in catering for its members and youth in the community.

Continued on Page 10

information corner

CHANGE IN BRANCH TELEPHONE NUMBERS

Effective immediately, the telephone numbers at four (4) NCCU Branches have been changed as follows:

St. Paul Branch: 255-2215

La Salette Branch: 255-2226

St. David's Branch: 255-2256

Vieille Case Branch :

Vieille Case Office: 255-2241

Thibaud Sub Office: 255-2244

Paix Bouche Sub Office: 255-2245

Penville Sub Office: 255-2246

NCCU BRANCHES GENERAL OFFICE HOURS

Monday, Tuesday, Wednesday

All Branches : 8 am – 3pm

Thursday

Roseau, Vieille Case & La Salette: 8 am – 3pm
St Paul & St. David's are closed

Friday

All Branches: 8 am to 5 pm

Saturday

St. Paul and St. David: 9 am to 1 pm

Loans Department, Roseau Branch,

Monday to Thursday: 8 am to 2 pm

Fridays: 8 am to 3 pm

NATIONAL COOPERATIVE CREDIT UNION LIMITED

CHEQUE STOP Take a few seconds to review your cheque to see it is properly completed. Ensure it is dated (remember we are now in 2013), words and figures agree, payee's name is included and that you sign. Check your account balance before writing cheques.

FUND YOUR FIP (Family Indemnity Plan) Ensure your FIP account remains current to avoid cancellation. Make payments by the 5th of the month and consider making an extra payment for staying ahead.

UPDATE, UPDATE Help us keep your account information current. Inform of changes in physical and mailing address, telephone numbers, email address etc.

WALK WITH ID A picture Identification is necessary for transacting business on accounts. Ensure you leave home with ID—DSS card, driver's license or passport

FIXED DEPOSIT NOTE NCCU's fixed deposit service is available to members and depositors (i.e. individuals who are not members). We offer attractive and tiered interest rates. Open with only \$1000

KEEP OLD PASSBOOKS Old passbooks are needed to support CUNA insurance claims. **KEEP THEM SAFE.**

DEBIT CARD FOLLOW UP Are you experiencing difficulty in using your debit card at Point of Sales and/or ATMs?. If so, visit the Member Services section of the Roseau Branch to have this corrected.

UPDATE: "NOW FOR NOW" LOAN: The "Now for Now" loan has a new requirement. Members now have to pay a small processing fee of \$50 when applying for this loan.

Continued on Page 8

Buy more Member Shares!

Apply for a Debit Card!

ONE BIG FAMILY



newsbytes

SPOTLIGHT ON STAFF

CONGRATULATIONS are extended to the following members of staff:



6 In December 2012, La Salette Branch Manager, **Mr. Curth Charles**, passed all examinations for completing the Professional Qualification of the Association of Chartered Certified Accountants (ACCA). Mr. Charles also received a BSc (Hons) in Accounting from Oxford Brookes University in September 2012.

Senior Collections Officer, **Ms. Marcia Sorhaindo**, successfully completed an Associate Science Degree with a major in Paralegal Studies with the Penn Foster College in December 2012. Ms. Sorhaindo graduated with the distinction "Magna Cum Laude" (with great honor).



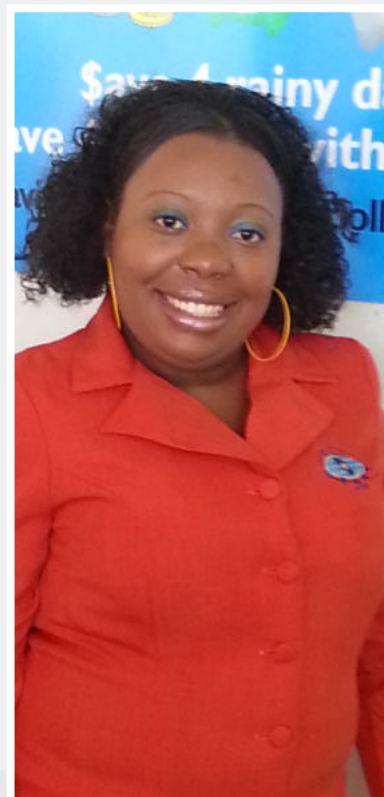
Mr. Earl Larocque successfully completed the Eastern Caribbean Home Mortgage Bank (ECHMB) Certified Residential Underwriter (CRU) program in January 2013. Mr. Larocque is a Loans Officer at the St. Paul Branch.

APPOINTMENTS @ THE ROSEAU BRANCH

Shyain Royer-Durand: Senior Clerk, Member Services

**Jade Romain: Junior Clerk,
Kisha Hill: Junior Clerk/Teller,
Kamisha Casimir: Junior Clerk/
Loans Secretary,
Dave Alexis: Junior Clerk/Teller
(see picture on next page)**

*Congratulations
and best wishes
to ALL.*



CONGRATULATIONS TO THE WINNERS OF THE 2012 MEMBER SURVEY DRAW.

NAME	ADDRESS
1. Marthine King Jean	Penville
2. Rolance Royer	Wotten Waven
3. Roy Jno Baptiste	Fond Cole'
4. Leahrah George-Drigo	Portsmouth
5. Bernadette Austrie	Check Hall
6. Cyrilla Alexis	Fond Cole'
7. Jayson Sorhaindo	Mahaut
8. Josephine Dublin-Prince	Mero
9. Angela Darroux	Bellevue Chopin
10. Nathaniel Joseph	Roseau

@ THE VIEILLE CASE BRANCH

Cross Training Staff for Success

A Saturday workshop in Loans Underwriting and Disbursement for clerical staff was conducted by the Branch Loans Officer, Mrs. Sherma Joseph.

CARING FOR FACILITIES AND ENVIRONS

The Building Committee has been ensuring that the Branch's facilities and environment are in tip top shape. Among the activities recently undertaken are

- Repairs to the roof of the Thibaud Branch and plastering of the walls.
- Maintenance of the Blenheim bus shelter surroundings
- planting of flowers in tyres and painting of the tyres for enhancing entrances to the offices.

The Committee was assisted by the Youth Action Club and Marketing Committee.

Appointments @ the Roseau Branch



Kisha Hill

Kamisha Casimir

Dave Alexis

Jade Romain

ONE BIG FAMILY



information corner (continued)

ACCESS ALL SERVICES @ ANY OF OUR 5 BRANCHES

One of the goals of the amalgamation was to widen access to financial services and in the process to provide you, our valued members, with increased convenience and save you time.

This goal has certainly been achieved as members can now access all the modern and quality services offered by the NCCU at five branches and three sub-branches.

Members are encouraged to transact business @ any Branch, once the location is convenient. In particular, we remind you that there is no need to wait for a loan appointment at say the Roseau Branch. Just call, or walk into another Branch (eg St. Paul or La Salette) and receive immediate service.

The same is true for cash and other transactions. Consider transacting business closer to home. Are you from Soufriere? Consider stopping at the La Salette Branch instead of hustling to Roseau.

SATURDAY SERVICE IS AVAILABLE

Saturday service is available at the St. Paul and St. David's Branches from 9 am to 1 pm. Stop by and avoid the weekday rush.

WITHDRAWAL SLIPS

Ensure your withdrawal slip is completed, before reaching the teller.

MRA REMINDERS

- Maximum monthly deposit to an MRA is \$1000.
- MRA Interest rate is 6% per annum
- MRA matures at age 60

MRA can be closed anytime after age 55, for full value.

CALENDAR

Big 5 Radio Program March 18

AGM April 28

Seminars

Managing Your Finances March 20

Legal Tips April

Business Series May

- Preparing a Business Plan
- Marketing for Small Business

Call 255 2160 to register or email marketing@nccudominica.com.

National Co-operative Credit Union Ltd.
Withdrawal Slip

Bank: _____ Date: February 6, 2013 Account: 100000-10

Member's Name: John Smith

Received of the Treasurer National Co-operative Credit Union Ltd.

Security Savings	\$		The sum of <u>One Hundred</u> Dollars Cents
Deposit Savings	\$	<u>100.00</u>	
Line of Credit	\$		
Loan Disbursement	\$		
Fixed Deposit	\$		
Fixed Deposit Interest	\$		
Share Transfer	\$		
Special Savings	\$		
Other:	\$	<u>100.00</u>	as per particulars at the left

Signature of Recipient: John Smith

Paid To: _____ ID No.: _____

Identified By: _____ Witnessed By: _____

Paid By (Initials): _____ Teller's ID No.: _____

Checked By: _____ Approved By: _____

Caring Hands

know your products & services (continued)

Take control of your finances in 2013. Consolidate your loans and debts at NCCU.

Ask about our Debt Consolidation Loans



“NOW FOR NOW” LOANS

Need IMMEDIATE CASH?

- A Now for Now loan can help.
- Qualify on the spot for a loan of up to \$8000
- with a low monthly payment *


Apply at any NCCU Branch today!



“One Big Family”

www.nccudominica.com
National Cooperative Credit Union Ltd

LIME



All together Better!


Sign-up for an NCCU loan to purchase a PC or Lenovo laptop with 12 months Internet Service
Get Free Activation on Broadband (Free Modem & Installation)

Computers include a 21.5 LED touch panel

* Easy to qualify
 * Low monthly payment

Visit any NCCU Branch or www.nccudominica.com
NCCU - “One Big Family”

* Computers can be purchased by new and existing broadband customers. LIME and NCCU Terms and Conditions apply.



Computers include this **Lenovo Idea Centre B320** with 21.5” LED Touch Panel. Monthly payments start @ **\$131.**

And the Think Pad Edge E420 laptop with 14” display. Monthly payment as low as **\$91**



LIME & NCCU PC & INTERNET LOAN PROGRAM

New promotional offer

New computers are now available under the NCCU/LIME PC Internet Program.

Check any NCCU Branch or LIME office for details.

- Easy to qualify
- Low monthly payments starting @ \$85

ONE BIG FAMILY



reaching out (continued)

ROSEAU

Interactive sessions on NCCU and its products and services were held with students of the Goodwill Primary and Community High schools. The students were attentive and asked lots of questions. One hundred and forty-five (145) students were touched.

BEING SOCIALLY RESPONSIBLE

From financial assistance to members and others in need, to support for youth and community activities the NCCU continues to live out its philosophy of "people helping people".

NCCU touched many lives in 2012 through its flagship Scholarship and Primary School Reading Programs as well as ongoing donations and sponsorships for education, literacy, sports, culture, community development, medical & member development.



Community High School

CARING FOR MEMBERS



Sylvester Joseph receives cheque from NCCU's Jade Romain

Mr. Sylvester Joseph of Boetica is one of a few members who received NCCU assistance in February for medical purposes. A cheque was presented to Mr. Joseph at the Roseau Branch offices on Tuesday 26th February 2013. Mr. Joseph, a credit union member for over forty years, sincerely thanked NCCU for assisting him.



IN MEMORIAM

On December 20, 2012, NCCU staff members, joined the family, friends and the community of Dubique in saying farewell to NCCU adopted centenarian Mrs. Sidora Marie Alexander. Sidora died peacefully on December 12. She was 105. RIP Sidora.

member survey

MEMBERS, HOW ARE WE ARE DOING?

Between May and July 2012, we asked you to tell us “how are we doing” through a member survey. The survey was successfully executed, and these are some of the things we learned from the respondents.

ABOUT YOU (RESPONDENTS)

- 39% of you are young persons aged 15-35

Highlighted below are the two top ratings received by NCCU on some of the questions

Survey Section: Branches & Staff		Rating Scales			
	How satisfied are you with?	Excellent	Very Good	Good	Fair
1	Time waiting in line/queuing				
2	Speed of transactions				
3	Accuracy of transactions				
4	Staff Courteousness & professionalism				
5	Handling of enquiries &/or concerns				
6	Range of products & services offered				
7	Overall Experience at the Branch				

11

RESPONDENTS' THOUGHTS

	Top two preferences for new services
i)	Credit cards
ii)	Online transactions

Respondents provided comments and suggestions covering ATMs, waiting times, facilities, staff, customer service, which are being addressed. Compliments to NCCU and staff were also offered.

Thank you respondents. Your feedback will guide improvements in service, facilities and products for providing a better experience for all.

ONE BIG FAMILY



Holding of the Annual General Meeting

by **Michelle Matthew, NCCU Legal Officer**

Section 42(1) of the Co-operative Societies Act (No.2 of 2011) mandates that a co-operative society shall hold an annual general meeting (AGM) no later than four (4) months after the end of the society's financial year unless authorized otherwise by the Director of the Financial Services Unit.

Since NCCU's financial year ends on December 31st, the Society must hold its AGM no later than April 30th 2013.

According to By-law 47, the business of the Annual General Meeting (AGM) shall be to:-

- Confirm the minutes of the previous AGM and any Special General meeting.
- 12 • Consider and if approved, adopt the financial statements, for the year ended.

(continued from page 1)

Section 106 (1) of the Cooperative Societies Act No. 2 of 2011 states that "a member of a cooperative society may nominate a person or persons to whom there shall be transferred at his death such property in the cooperative society of which he is the owner of at the time of his death whether in shares, loans or deposits..."

Section 106 (4) "...any such nomination may not be revoked or varied by the Will of the Nominator or by a codicil thereto."

The "Designation of Beneficiary" section of the NCCU membership application supersedes or replaces that part of your will relating to your NCCU accounts (as explained above).

- Consider and approve the Report of the Auditor.
- Consider and if approved, adopt the reports for the year ended of the Board, Credit; Supervisory and Compliance; and any special Committees appointed by the General Meeting.
- Allocate the surplus from the preceding year.
- Amend if necessary, the By-Laws of the Society. Due notice shall be provided
- Elect Directors and Committee members for the ensuing term.
- Appoint an auditor for the ensuing year.
- Hear and decide upon any complaints brought by members. Notice of the complaint must be in writing and submitted to the Secretary within 30 days of member receiving notice of the decision.
- Transact any other appropriate business of the Society.

Therefore it is imperative that all members come out to the NCCU AGM and play a part in the business and further development of the credit union.

Therefore it is important to know who your beneficiary is. This person inherits your savings, deposits and Shares at NCCU.

Ensure your beneficiary is

- Alive
- The person you want to inherit your money.

NATIONAL COOPERATIVE CREDIT UNION LTD

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

Fax: 276 255 2109

International Line: (718) 618 5877

www.nccudominica.com

Vieille Case Branch: (767) 255 2241

St. David's Branch: (767) 255 2256

St. Paul Branch: (767) 255 2215

Roseau Branch: (767) 255 2172

La Salette Branch: (767) 255 2226

Produced by NCCU Marketing.

Caring Hands