

“It's not how much we give but how much love we put into giving.”
Mother Teresa

President's Message

ITS CHRISTMAS TIME



Pete Smith
President, C&WJCCUL

It's that extra special time of year when we as Jamaicans and members of the Community & Workers of Jamaica Cooperative Credit Union pause, reflect and give thanks for the many blessings we have received during the year.

While I am sure there have been disappointments and moments of sadness during the year, it is our resilience which is a natural part of our DNA that has allowed us to manage and overcome these challenges. So as we celebrate the real meaning of Christmas, it is the joy and happiness we receive from our

ability to give and share with those who are less fortunate as well as the feeling of Belonging that bring our families and communities together.

Our Credit Union is therefore extremely happy to be able to continue with our tradition of giving back as exemplified with the “Give the Gift of Belonging” which commenced last year. Through this this good will gesture, the Credit Union will donate hampers of Grocery (at least 2 per branch) to persons in the communities that we serve, who are in need and who are not necessarily members of our Credit Union.



As your President, I take this opportunity to thank all the members of the C&WJCCUL family. Thanks to our dedicated and hardworking employees; our devoted and committed volunteers and most importantly, our loyal members for their support and their business.

On behalf of the Board of Directors of your strong and growing Credit Union, I wish for you all in this yuletide season, peace, safety, good health and a great time with family and a prudent and prosperous 2016.

May you continue to be blessed and may our relationship continue to blossom as we work together to make Jamaica, and indeed, the world, a better place.

“So as we celebrate the real meaning of Christmas, it is the joy and happiness we receive from our ability to give and share with those who are less fortunate as well as the feeling of Belonging that bring our families and communities together.”

Pete Smith

NEW LOOK AND FEEL C&WJCCU MONTEGO BAY BRANCH OFFICE REOPENED



Cutting the ribbon: (top left) Mayor of Montego Bay, His Worship Councillor, Glendon Harris is assisted by Mr. Pete Smith, President, C&WJCCUL. Sharing the moment: from left, Mr. Ertis Blake, Past President, C&WJCCUL; Mr. Barrington Whyte, CEO, C&WJCCUL; Mrs. Marcia Aitcheson-Harrison, AGM, C&WJCCUL and Mrs. Jennolyn Morrison-Forbes, Montego Bay Branch Manager.

See Photo Highlights Inside



MEMBERS RESPONDED POSITIVELY TO CUSTOMER SERVICE INITIATIVES IN 2015



Barrington Whyte
CEO, C&WJCCU

Customer Service
Each year your Credit Union commissions a Customer Satisfaction Survey to find out from you, our valued members, how you rate the service being offered to you as well as to find out how we can improve your customer experience.

The 2015 survey was conducted in September by noted Pollster, Don Anderson of Market Research Services Limited (MRSLL) with a sample of 849 members drawn from all 15 branches of the Credit Union.

Members were asked to rate the service received from the respective branches of the Credit Union, and we are pleased that 99% rated the service positively. The ratings they gave were: Excellent - 37%; Very Good - 40% and Good - 22%. The results are comparable to 2014 when the Credit Union received a similar 99% positive rating.

We are pleased to report that the St. Ann's Bay Branch had the highest level of reported customer satisfaction with 93% of the members rating the service as excellent or very good. This was followed by Mandeville Branch with 89% and Newport West Branch with 88%.

Refurbished Branches

When members were asked if they would recommend the C&WJCCU to family and friends, 99% said yes. This is an improvement above the 98% who said yes in 2014.

The members of the Savanna-la-mar Branch have responded favourably to the refurbishing of that branch with 70% citing improvement in the services. This compares to 74% of Negril members reporting service improvements in 2014 when that branch was refurbished.

Social Media

We are also very pleased to report that thefinancialbrand.com has ranked our Credit Union in the top 100 of Credit Unions on Facebook worldwide. We were ranked 57th worldwide as at October 3, 2015. Significantly, C&WJCCU is the only credit union outside of North America, Canada, the U.K. and Australia to be ranked in the top 100. The Financial Brand is a digital publication focussed on marketing and strategy affecting banks and credit unions.

Loans Programmes

The Triple 10 and Triple 5 Loan Promotions were well received by members as during the year we disbursed over \$1.3 billion under these two initiatives.

We thank you, our members, for the positive responses to our customer service initiatives in 2015 and look forward to serving you in 2016. May you have a merry Christmas and a prosperous New Year.

NEW LOOK AND FEEL C&WJCCU MONTEGO BAY BRANCH - Cont'd

Community & Workers of Jamaica Co-operative Credit Union (C&WJCCU) recently reopened the newly refurbished Montego Bay Branch office, at 1 King Street in the heart of the business district with a ribbon cutting ceremony. On hand to officially open the new look and feel facility was the Mayor of Montego Bay, His Worship Councillor, Glendon Harris. In bringing greetings, Mayor Harris stated that the "reopening could not have happened at a more opportune time, when we are celebrating 35 years as a city".



Mr. Barrington Whyte, CEO of C&WJCCU made the opening remarks and applauded the efforts of Branch Manager, Jennolyn Forbes and her team, who through their dedication and commitment have positioned the branch to be one of the top performers in a fiercely competitive environment.

Mr. Whyte further added that in a recent customer satisfaction survey, "the branch received a 100% customer satisfaction rating, with 85% of persons rating the service as excellent."

President of C&WJCCU, Mr. Pete Smith in his presentation attested to the value of a safe and healthy work environment and noted that despite the competitiveness of the sector, C&WJCCU is a "bold, safe and agile Credit Union...strong on good governance... and not easily daunted".

The approximate cost of the refurbishment exercise was approximately \$20M and, according to CEO, Mr. Whyte, "it is a continuation of the Credit Union's plans to refurbish all its Branch Offices and represents the Credit Union's commitment in ensuring that its members consistently experience superior levels of customer service across its branch network."

As part of the effort share the experience with the wider public, the RJR 94 FM afternoon programme, "Too Live Crew", with "Action" & "Burgerman", was broadcasted live from the location. Entertainment was provided by veteran musician, Paul Hurlock.



A section of the audience at the official re-opening ceremony.



Mayor of Montego Bay, His Worship Councillor, Glendon Harris brought greetings.



Rev. Davewin Thomas, Pastor, Berchel Baptist Church, offered prayers and invocation.



Mr. Barrington Whyte, CEO, C&WJCCU, being interviewed by "Too Live Crew" member, "Burgerman".



Mrs. Joyce West-Johnson, AGM-Finance & Accounting, made a presentation on behalf of the Credit Union to Mayor Glendon Harris, courtesy of SoftSheen Carson Inc.



Mrs. Jennolyn Morrison-Forbes, Montego Bay Branch Manager during an interview with "Burgerman".



Meeting and greeting the Mayor, Mrs. Marcia Aitchison-Harrison, AGM-Operations & Customer Service; relishing the moment is Mr. Gregory Peart, Business Development & Head office Branch Manager.



Noted cabaret singer, Karen Smith, passed through, interacted with the "Too Live Crew", "Action" & "Burgerman", and gave a live impromptu "performance" in her inimitable style.



A satisfied member chats with "Too Live Crew", with "Action" & "Burgerman".



A prospective member answered a question correctly and was presented with a gift package by Mrs. Jennolyn-Morrison Forbes.



Veteran local and international musician/entertainer Paul Hurlock, delight the audience with his musical presentation.

Highlights Continued on Page 4

C&WJCCU CONGRATULATES THE TOP PERFORMERS IN SERVICE FOR 2015

St. Ann's Bay Branch Staff



Left to Right:
- Tanica Mcneish,
- Khelisha Clarke
- Andrea Mumby
Branch Manager (seated)

Mandeville Branch Staff



Left to Right:
- Karlene Plummer,
- Casey Mitchell,
- Jennifer Taylor
Branch Administrator (seated)

Newport West Branch Staff



Left to Right:
- Diana Dennis,
- Kerry-Ann Jackson-King,
- Kim McKoy
Branch Manager (seated)

BARRINGTON WHYTE AWARDED



Barrington Whyte, CEO, C&WJCCU, was recently awarded for 10 years of service as a founding Director of the Credit Union Fund Management Company (CUFMC). The presentation was made by Mrs. Audrey Tulloch, CFO, CUFMC at the Anniversary Awards Banquet, held at Tera Nova Hotel, Kingston.

“ You give but little when you give of your possessions. It is when you give of yourself that you truly give. ”
Khalil Gibran, The Prophet

NEW LOOK AND FEEL C&WJCCU MONTEGO BAY BRANCH - Cont'd



The official party, including the Mayor of Montego Bay, C&WJCCU Officers and specially invited guests, toured the facility and pleasingly posed for a photograph.

C&WJCCU In Action In Our Communities



C&WJCCU Sponsors Lionel Town Community Football League

C&WJCCU has sponsored the C&WJCCU Lionel Town Community Football League which has 10 teams comprised of over 200 youths from the Lionel Town Community. The league runs from November 2015 to March 2016 and is in its third staging. Pete Smith, President (right) symbolically presents the gears to members of the management while, Gregory Peart, C&WJCCU staff representative looks on.



Social Media Trivia

In recognition of the growth of the Credit Union's social media followers, C&WJCCU offered in November 2015, persons the opportunity to win several branded prizes if they correctly answered various trivia questions on the Credit Union's Facebook page. Mrs. Erica Campbell-Williams, Customer Service Coordinator at the Head Office Branch (right), presenting one of the lucky winners, Miss Latoya Morgan, with her prize.



C&WJCCU Hosted Financial Fair for KTC Staff

The Credit Union recently hosted a Financial Fair at the KCT Services Limited Car Park, New Port West, for the 800 employees. Pictured here are team members from the Newport West and Head Office Branches interacting with employees of at Gordon Cay, Port Bustamante.

FINANCIAL HIGHLIGHTS (As at October 2015)

Total Assets \$8,347,194,802 • Total Loans \$5,123,497,180 • Total Savings \$6,910,754,302

JOIN OUR ON-LINE COMMUNITY:



cwjcu



@cwjcu



cwjcu



cwjcu

CALL CENTRE: 936-3800

WWW.CWJCU.COM