


2021

“Building
resilience in times of
uncertainty”

C&WJ
Community
and **Workers of Jamaica**
CO-OPERATIVE CREDIT UNION LTD. 

VISION STATEMENT

To be the financial service
provider of choice for
stakeholders in
communities and
industries in
Jamaica and the Diaspora

MISSION STATEMENT

To enhance the well-being
of our members
through superior financial
services delivered
by an empowered and
motivated team

family

Knowing you **belong:**

 **INTERNET & MOBILE BANKING**

 **TRANSFERS TO OTHER FINANCIAL INSTITUTIONS**

 **ONLINE LOAN APPLICATION**

 **MASTERCARD**

 **DEFERRED SHARES**

Holidays

1 Jan, Fri - New Year's Day | 17 Feb, Wed - Ash Wednesday

January

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

February

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28						

BELONGING TO A
FAMILY
MEANS **STRENGTH**
AND SUPPORT



Instilling 60 years of hope

Holidays

2 Apr, Fri - Good Friday | 5 Apr, Mon - Easter Monday
24 Apr, Sun - C&WJCCUL Birthday

March

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

April

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

CELEBRATING
60
YEARS



faith

Think. Dream. Believe.



**MOTOR VEHICLE
LOAN**



**PARTNER
SAVINGS PLAN**



TREASURE CHEST



**EDUCATOR
FLEX**

Holidays

23 May, Sun - Labour Day | 24 May, Mon - Labour Day Holiday

May

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

June

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

C&WJ
Community
and **Workers of Jamaica**
CO-OPERATIVE CREDIT UNION LTD.

IMAGINE

SAVE

SAVE AS
YOU EARN

CHOOSING
YOUR OWN
INTEREST
RATE?

HAVING
INTEREST ON YOUR
SAVINGS COMPOUNDED
MONTHLY?

GETTING
UP TO **90%**
OF YOUR
ACCUMULATED SAVINGS
AS A LOAN?

GETTING FREE LIFE INSURANCE
OF UP TO
\$5M TO COVER
YOUR SAVINGS WITHOUT
DOING A MEDICAL?

PLUS! In the event of death after just one month's payment, the total amount you were saving towards is paid quick, quick to your beneficiary!

Start a Save As You Earn (S.A.Y.E)
Plan with CWJCCU... and Watch it
Grow!

* Conditions Apply

ENTER THE
C&WJ S.A.Y.E
SAVE AS YOU EARN

SEEING DOUBLES

PROMOTION FEBRUARY 17, 2020 - DECEMBER 18, 2021

GRAND PRIZE
WIN ONE OF TWO
2020 HONDA CITY
MOTOR VEHICLES

FIRST DRAW APRIL 23, 2021
SECOND DRAW DECEMBER 22, 2021



CONSOLATION PRIZE

WIN ONE OF TWO TRIPS
**FOR TWO
TO MIAMI**
OR THE CASH EQUIVALENT OF
\$150,000



For details visit:
www.CWJCU.com
YouTube Twitter Facebook Instagram

Authorized under section 58(3) of the Betting, Gaming and Lotteries Act.

**SAVE & DOUBLE
YOUR BELONGINGS!**

Only new S.A.Y.E. accounts qualify to win.

* Motor cars shown may differ in colour based on availability

love

Knowing we are there for you:



FIXED DEPOSITS



S.A.Y.E.



MORTGAGE

Holidays

1 Aug, Sun - Emancipation Day | 2 Aug, Mon - Emancipation Day Holiday | 6 Aug, Fri - Independence Day

July

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

August

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

BELIEVING MAKES

DREAMS
COME TRUE



Being there for others shows

character



MORTGAGE



JUMP
START



HOME EQUITY



HOME
IMPROVEMENT

Holidays

18 Oct, Mon - National Heroes Day

September

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

October

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						


Community
and **Workers of Jamaica**
CO-OPERATIVE CREDIT UNION LTD.

A man and a woman are standing in front of a silver car in a car dealership. They are both smiling and have their fists raised in a celebratory gesture. The woman is on the left, wearing a light-colored top and pants. The man is on the right, wearing a light blue button-down shirt and jeans. The background shows other cars and dealership lighting. The entire image has a yellow tint.

A LOAN TO SUIT YOUR LIFESTYLE

**WE MAKE IT
POSSIBLE!**

We offer loans with the Finest Rates and Terms that will assist with achieving your goals in no time:

**Motor Vehicle, Debt Consolidation,
Mortgage, Home Improvement, Back-to-
school loan, Education Loan, Hire Purchase,
Insurance Premium, Agricultural Loan**

☒ 24 Hour Approval ☒ Competitive Rates ☒ Great Terms ☒ Online Loan Application

* Conditions apply

having the tools to navigate rough roads shows

control



FIXED DEPOSITS



PAY DAY
QUICKIE LOAN



DEBT
CONSOLIDATION

Holidays

25 Dec, Sat - Christmas Day | 26 Dec, Sun - Boxing Day
27 Dec, Mon - Boxing Day Holiday

November

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

December

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

“The philosophy which continues to shape our success is that the financial wellbeing of our members is our reason for being. It is this philosophy which drives our mission, frames our vision and determines our value proposition as the largest Credit Union in terms of asset base in Jamaica at this time.”

Condell Stephenson, President

January 2020

<u>Sun</u>	<u>Mon</u>	<u>Tue</u>	<u>Wed</u>	<u>Thu</u>	<u>Fri</u>	<u>Sat</u>
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

• Branch Locations •

KINGSTON & ST. ANDREW

Head Office, Half Way Tree Road Branch
51 Half Way Tree Road, Kingston 10
876-936-3800. Fax: 876-929-8118

Marescaux Road Branch
4 Marescaux Road, Kingston 5
876-929-4204, 876-926-7941

East Parade Branch
9 East Parade, Kingston
876-948-8749, 876- 936-3800

Newport West Branch
4 Fourth Avenue, Newport West
876-937-4580

Spanish Town Road Branch
214 Spanish Town Road, Kingston 11
876-936-3800, 876-923-8573

MANCHESTER

Mandeville Branch
Shop 16 & 17, Leaders Plaza, Main Street, Mandeville
876-936-3800, 876-625-1999/7447

CLARENDON

Jamalco Branch
Jamalco, Halse Hall, May Pen, Clarendon
876-986-7324

Kellits Branch
Main Street, Kellits, Clarendon
876-966-8998

Lionel Town Branch
Bustamante Drive, Lionel Town, Clarendon
876-986-3021

May Pen Branch
2 Main Street, May Pen
876-986-2287/2090

ST. ANN

St. Ann's Bay Branch
11 King Street, St. Ann's Bay
876-936-3800, Fax: 876-794-8094

ST. MARY

Port Maria Branch
2 Hodgson Street, Port Maria
876-994-9524/ 725-0369

ST. JAMES

Montego Bay Branch
1 King Street, Montego Bay
876- 936-3800

WESTMORELAND

Savanna-la-Mar Branch
79 Great George Street, Savanna-la-Mar
876-955-2331, 876-955-4405

Grange Hill Branch
Grange Hill Square, Grange Hill
876-936-3800

Whitehouse Branch
Main Street, Whitehouse
876-963-5494

Negril Branch
Plaza De Negril, Negril
876-957-4165

ST. ELIZABETH

Appleton Branch
Appleton, Siloah P.O.
876-963-9756

Black River Branch
14 North Street, Black River
876-634-2775/965-2786

Junction Branch
Shop 24, Pines Plaza, Junction P.O.
876-965-8513, 876-965-5269

Santa Cruz Branch
4-6 LA Beadle Plaza, Main Street, Santa Cruz
876-966-2500, 876-966-3327 / 4300 / 9141
9094



Discover the benefits of Belonging!