

Plan For The Year Ahead

As you welcome 2022, you are presented with an opportunity to take the time to plan for the year ahead to build your wealth. With the economic uncertainty, you can rest assured that your credit union remains committed to putting you first and to enhance your well-being through superior financial services, delivered by an empowered and motivated team.



Whatever your reason – Your *Lifestyle*, your choice!

Apply today for a **C&WJ Credit Union Lifestyle loan** with approval within

24 hours

- ✓ EMERGENCIES
- ✓ SPECIAL OCCASIONS
- ✓ CONSOLIDATE DEBTS
- ✓ HOME IMPROVEMENT



*Conditions apply 876-936-3800 | info@cwjcu.com | www.cwjcu.com

We encourage you to continue to have hope; to dream and create your “To Do” list. Whatever is your number one ‘to do’:

- New car
- New home or upgrade existing one
- World trip or ‘staycation’
- Education for you and/or your family members
- Clearing those built up expenses

Get your life on track and do not let your expenses stifle your dreams. Eliminate those piled up expenses and continue to enjoy your life, your way with a C&WJCCUL Lifestyle Loan that can be tailored to assist you in achieving your financial goals:

- Motor Vehicle Loan - attractive interest rate as low as 6.99% with up to 100% financing for brand new vehicles and low processing fee. Loans are approved in 24 hours once all documents have been submitted.

- Mortgage - Acquire or build the home you have always dreamed of. Choose a C&WJCCUL mortgage that is right for you - whether you are purchasing a property for the first time, building or improving on the one you have; we have attractive solutions to suit your needs.
- Unsecured loan, you can borrow up to \$5 million at an attractive interest rate and low processing fee. You can clear all your outstanding payments with one loan and have a single, affordable monthly payment; take that well needed vacation or cover education expenses.

Speak with your branch manager or customer service representative today to start your financially rewarding journey.

[How to apply for a loan](#)

[Request Call Back](#)

Annual Staff Retreat



Andrea Mumby, Branch Manager (centre) along with Shanique Berry (left) and Susan Lawes-Warren (right) holds their Branch of the Year trophy

Our Annual Staff Retreat was held on February 16, 2022 from our Head Office with live streaming to other locations. This reenergising and team building retreat was hosted by Sacha Vaccianina-Riley, Chief Legal, Risk and Compliance Officer and under the theme “Building resilience in times of uncertainty”.

Guest Speaker, Dr. Terri Karrell Reid empowered staff with her message of Hope, Resilience and

We celebrated the stellar performances of our staff and branches. St. Ann’s Bay received the Branch of the Year award.

We Are Heading To Your Community

As we continue to overcome the challenges that are brought by the pandemic, your credit union extended the offering of financial solutions through the C&WJCCUL Mobile Branch. Members and prospective members in and around the Communities we serve will have the opportunity to access some financial services such as the opening of accounts, applying for loans, updating records, setting up standing orders etc. The C&WJCCUL Mobile Branch visited the communities of Hayes, Old Harbour, Chapelton, Frankfield and companies such as FLOW, JUTC, IBEX, Sandals and BCIC.



East Parade branch on location at JUTC Portmore with the mobile branch



Christine Miller (Branch Manager Marescaux Road) at IBEX Global, Portmore pines with our Mobile branch.



Regional Manager Jennifer Taylor (May Pen Branch) in Chapelton, Clarendon

Walk Good Carlton Barclay

On March 31, 2022, Mr. Carlton Barclay retired having served as the Chief Executive Officer (CEO) for the Community & Workers of Jamaica Co-operative Credit Union Limited (C&WJCCUL) since his appointment by the Board of Directors on January 2, 2017.



Mr. Barclay also served on the Board of the Jamaica Co-operative Credit Union League and its subsidiaries, Cumax Wealth Management Limited and Quality Network Co-operative Limited (QNET).

Under his leadership, we saw our Credit Union becoming the number one credit union by assets - the organisation grew from 82,293 members and total assets of \$10.49 billion in 2016 to an organisation with 136,539 members and total assets of over \$21.28 billion as at December 31, 2021. The credit union also hit a major milestone when it became the first credit union to be listed on the Jamaica Stock Exchange on July 31, 2020.

The Jamaica Co-operative Credit Union League recognised C&WJCCUL as the Credit Union of the Year in the Large Category in 2021.

Mr. Carlton Barclay is a man of vision and integrity; and we take great pleasure in saluting him for his tremendous contribution to the C&WJCCUL.

Internet Banking And Mobile App



We have **improved** our
Mobile App

Get Mobile App
SCAN
TO DOWNLOAD YOUR APP

- Bio-metrics login using fingerprint or Face ID
- Transfers to accounts at other financial institutions
- Transfer to other members accounts
- Schedule Transfers
- Set up Alerts for transactions, loan payments etc.
- Statements and Bill Payments
- Change your mobile number and email address

We are living in a digital world and, more and more individuals rely on mobile banking. As your credit union continues to put you, our members first, we have continued with our digital improvements to deliver an unmatched customer experience. The C&WJCCUL's Internet Banking and Mobile App have been improved significantly making us, the first credit union to have bio-metrics login using fingerprint or face identification to the Mobile App. Members are able to:

- Transfer to accounts at other financial institutions
- Transfer to other C&WJCCU member's accounts
- Schedule transfers
- Set up various alerts such as loan payments, deposits, withdrawals etc.
- Pay bills to over 200 billers
- Obtain statements for your accounts
- Change your mobile number and email address

 **Sign Up Today!**

Let's Stay Connected

If you have changed your name, address, telephone or email address, it is time for you to update your information today and keep abreast of the credit union's latest promotions or any changes in our product offerings

HI HEY
HOWDY! HOWDY!
BONJOUR
HELLO

Have you changed your **name, address, telephone number or email address?** The Credit Union has provided 3 easy ways to update your information:



Complete the Member Information Update form on our website www.cwjcu.com and submit along with a valid government photo identification to update@cwjcu.com



Visit any of our 21 branches and complete the **Member Information Update Form**.



Call our Member Care Centre at 876-936-3800

We value your membership.

LET'S KEEP IN TOUCH.

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



Update your information today and keep abreast of the credit union's latest promotions or any changes in our product offerings!

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