

Get Cash-Secured Loans at 5.99% *(Limited Time Special)*

Members with available savings can now access cash-secured loans at a record low rate of 5.99% per annum.

These loans are easy to access. Just walk in to any of our six Branches and apply. Set your own repayment terms, and get

your loan the same day. We also provide loan protection coverage at no cost to members.

Visit a Branch between now and May 31, 2017 and get the money you need without having to withdraw from your savings. Apply today for a cash secured loan instead.

JUST IN TIME
For the New Year 2017!

**Apply Today at
any NCCU Branch!**

- Set your own repayment terms.
- Get your loan the same day.

CASH-SECURED LOANS
5.99%

*Promotion ends May 31, 2017

Terms & Conditions Apply

HAPPY NEW YEAR 2017

To Valued Members and All Dominicans!

We wish you God's blessings, health, happiness and success in 2017.

Thank you for your continued patronage.

2017

editor's note

HAPPY NEW YEAR VALUED MEMBERS

Thank you for continuing to make NCCU your financial institution of choice and for helping us grow our Credit Union in 2016.

It was wonderful assisting you in 2016 and in funding your dreams --a first car, a home, a business, educating yourself or a child-- and in building savings. We look forward to working with you to realize your 2017 financial goals.

Budget your money, manage your finances carefully and do not hesitate to stop by a Branch to discuss your financial plans and seek advice.

2 Our friendly and experienced staff will be happy to assist you with saving, investing, borrowing, and refinancing your loans when necessary.

We invite you to consolidate, at NCCU, the loans you have elsewhere-- especially loans

with high interest rates and/or a mortgage. These are smart money moves that will assist you in having more money in hand and, in the case of a mortgage, will ensure your Certificate of Title is available for securing the personal loans you need to access from your Credit Union in the future.

Let's make the following our goals for 2017: Repay our loans according to the loan contract. SAVE. Use the quality products and services offered by our Credit Union. Tell relatives, friends and co-workers about NCCU. Commit to buying one more Member Share this year. Attend the Annual General Meeting, education and outreach sessions.

NCCU is here for you, and we hope you will transact all of your financial business at your Credit Union. We wish you the very best in 2017.

SOME IMPORTANT THINGS I NEED TO DO IN 2017

Check the beneficiary to my NCCU accounts

Buy more NCCU Member Shares

SAVE, including for retirement

Update my NCCU Account and records.

(A note for local residents)

Manage my credit card debt with a NCCU Quick Cash Line of Credit @ an interest rate of 11% per annum

Note:

I must visit an NCCU Branch and bring along

- A valid photo ID
- A recent utility bill or proof of physical address
- Some cash to deposit.

essential products & services

LAND LOAN: *Set your Sights... on a Home!*

2017 is the year to buy your piece of Dominica. Take that first step to owning a home.

HOME LOAN: *Plan to Move In!*

Are you ready to build or buy a home? Then it's time to have a conversation with a NCCU Loans Officer. With our Mortgage Blast we can also finance a vehicle and furnishings at a special rate



LEARN WHILE YOU EARN LOAN: *Get Ahead*

Stay on the job and let us fund your online or local studies. Very special terms are available including an unsecured (character) facility of up to \$20,000 above savings.

Terms & conditions apply on all loans



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Member Shares: Building My NCCU !

I am buying one more Member Share in 2017 to help build My NCCU. One Share costs only \$50.



Christmas Club: Oh What a Great Account!

I am using it to save for Christmas. I will access my money at the end of November 2017.

Payroll Deduction: Yes..It's A Must !

I send my net salary to NCCU and they do the rest-- Pay my loans, help me save...and I access the balance at an ATM. I choose not to stand in line.

Dollar Day: I am Opening that Account Too!

This is the perfect account for saving some extra money and depositing it quarterly. "NCCU, I need a piggy bank to put my coins. Meantime a tin will do".

newsbytes

VIEILLE CASE BRANCH PRESENTS ANNUAL AWARDS

At its Annual Dinner held at Portsmouth on December 14, 2016, the Vieille Case Branch recognised and awarded the following volunteers and groups



Anna Jno Jules

"Most Outstanding Volunteer" for 2016

Well Being Committee

"Best Ad Hoc Committee for 2016"

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Thibaud Sub-Office

**"Best Decorated Office"-- Independence
Season**

Congratulations to all the awardees. Keep building your Branch and the NCCU.

CEO, Aylmer Irish, immediate past President, Dexter Ducreay and current President, Josephine Dublin were presented with gifts by the Well-Being Committee in appreciation of their work.

NCCU STAFF REACHES OUT & BRINGS CHEER



On December, 20 2016, the NCCU Staff hosted their 4th annual Christmas party for the children at the Chances Family in Jimmit. The party was sponsored entirely through contributions received from the credit union's staff. At the party the children were fed scrumptious snacks and a meal, had fun with arts and crafts projects and were entertained by the staff. Each child received a present from NCCU's very own Santa Claus.





The following day, the NCCU staff visited the Acute Psychiatric Unit (APU) of the Princess Margaret Hospital for its annual Christmas party and entertained the residents with melodious carol singing. The visit to the APU was the first outreach of its kind for the NCCU staff. The visit was conceptualized by Miss NCCU, Miss Jade Romain, Carnival Queen 2017 hopeful who arranged the visit as a project for her platform which is mental illness.

HAITI HAS NOT BEEN FORGOTTEN

NCCU has donated US\$5,000.00 to its Haitian counterparts to assist in that country's recovery from the devastating effects of Hurricane Matthew on October 4, 2016.

In an effort to boost the contribution from their employer and to demonstrate their concern, the staff of all six Branches of the NCCU collected \$2,387.80 from their personal funds to assist Haiti in its time of need.

The NCCU and staff funds have been entrusted to the Dominica Co-operative Societies League. The funds will be sent to the



Caribbean Confederation of Credit Unions which in turn will forward the donations to the Haitian Co-operative Societies League.

"We extend our love, support and best wishes to the Haitian people as they continue to recover from the grapples of Hurricane Matthew." Jade Romain, Miss NCCU.



snapshot

Last quarter of 2016

The NCCU Cadence Lypso Competition for 2016 took place in two parts due to inclement weather. Crowds packed the Pottersville Savannah on November 2, 2016, and the Windsor Park Stadium on November 12, 2016 to listen to exciting performances by eleven individuals and four bands competing for the Cadence Monarch and Band Champ titles. Gordon Henderson was the featured international artist.

Cadence Lypso Winners

ANTON AND TI ORCHESTRE ARE TOPS AGAIN

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2016 Band Champ *Ti Orchestre*
2nd Place *Breve*
3rd Place *Signal Band*

2016 Monarch *Anton Joseph*
2nd Place *Jerd Dorsette*
3rd Place *Murphy "Sye" Jno Jules*



Caring Hands

Credit Union Week

Credit Union Week was celebrated from October 16 - 21, 2016 under the theme "The Authentic Difference". It was a time to promote products and services, educate, reach out, appreciate members and remember our pioneers.



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International College Fair

We were present at the 2016 International College Recruitment Fair organised by the Roseau Public Library and the Dominica State College on November 15, 2016.

We enjoyed the energetic interactions with fifth form students from secondary schools across the island and the DSC students.



ONE BIG FAMILY

information corner

MEMBER SHARES

The only investors in credit unions are we, the members. We must, therefore, all commit to investing in our credit union, NCCU, by buying more Shares. Shares are a solid investment that not only help build the Society but pay attractive dividends. NCCU has paid dividends of 7% annually over the past three years. Let us all consider buying one more Share every year. One Share costs \$50.

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ROSEAU BRANCH NOW HAS A THIRD ATM



Members can now enjoy the convenience of a third ATM located at our Roseau Branch. Situated on the sidewalk of the building on Independence Street, this ATM serves members on the go, after closing hours and on the weekends.

URGENT: CHECK YOUR CHEQUES

If the first number at the bottom of your cheques is not 51000-0-20 (see image below), you need to bring your cheque book in urgently to the Member Services Section at the Roseau Branch to receive a new cheque book.



CHEQUE STOP: When you have written a cheque, take a few seconds to confirm it is filled out completely and accurately. Ensure it is dated (remember it is now 2017), words and figures agree, the payee's name (recipient) is included, the numerical amount is included next to EC\$_____ and that you have signed. Check your account balance before writing cheques.

WALK WITH ID: A valid picture identification is necessary for transacting business at NCCU. Ensure you walk with ID--Social Security Card, driver's licence, passport or school ID.

PAYING YOUR LOANS!

**by Michelle Matthew,
Legal Officer**

Please Talk to Us If You Are Experiencing Difficulties.

There are ways in which your NCCU can help you through these rough times.

Payment of loans affects your credit worthiness. A bad credit record can prevent you from getting a loan in the future.

In addition, with the establishment of CSME and the introduction of a Caribbean Credit Bureau, a bad credit record can affect your ability to obtain a loan anywhere in the Caribbean.

Given these hard economic times, we at NCCU realise that members may fall into financial difficulties from time to time and will be unable to meet their loan installments.

If you are experiencing difficulties meeting your loan payments, visit any of our 6 Branches, call 255-2172 or email us at collections@nccudominica.com

If informed early enough, there are ways in which your NCCU can help you through these rough times.

PLAN AHEAD to cover your funeral expenses and those of loved ones. Sign up for the Family Indemnity Plan (FIP) and/or the Bereavement Plan.

JN MONEY now has locations, for paying out remittances, in Antigua, Barbados and Trinidad. Transfer money from the Roseau Branch to loved ones including UWI students. Send US \$500 for as little as US \$10.

CLOSED, BUT STILL HERE:

Even during holidays, we are available. Use our ATM and CUCall services for easy access to cash 24/7. Ensure you sign up today. Our Branches are closed on Carnival Monday & Tuesday, February 27 & 28. So enjoy the convenience of your debit card.

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**Dominica's
CARNIVAL 2017**

Feb 4th - 28th



**ENJOY
A FUN,
PEACEFUL
AND SAFE
MAS DOMNIK 2017.**

DOMNIK KI DOU!

rooted in community

"...Enhancing The Lives Of All"

CARING, SHARING, & GIVING,

It is truly a privilege to share our success with members, their families and our communities by providing scholarships, financial support and donations which touch the lives of ALL.

In 2016 NCCU was able to provide support totaling almost \$200,000 to our 62 scholars, to individuals, groups and our communities. Mention must also be made of the \$1 MILLION REBATE paid to members back in June 2016.

We are constantly reminded of the loyalty of our valued members which makes this all possible. Thank you so very much members. We pray you will continue to make NCCU your financial institution of choice so that we can carry on caring, sharing and giving.

THREE MORE STUDENTS RECEIVE SCHOLARSHIPS

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NCCU has awarded partial scholarships to three students to attend the Dominica State College for the 2016 - 2017 academic year. The recipients:

Nadelle George , Riviere Cyrique - MERIT

Business Administration & Paralegal Studies

Jalen B. Giraudel, Giraudel

Business Administration

***Moriah R. Jeffrey,
Pointe Michel***

Computer Science & Literature



mental health

by Miss NCCU, Jade Romain

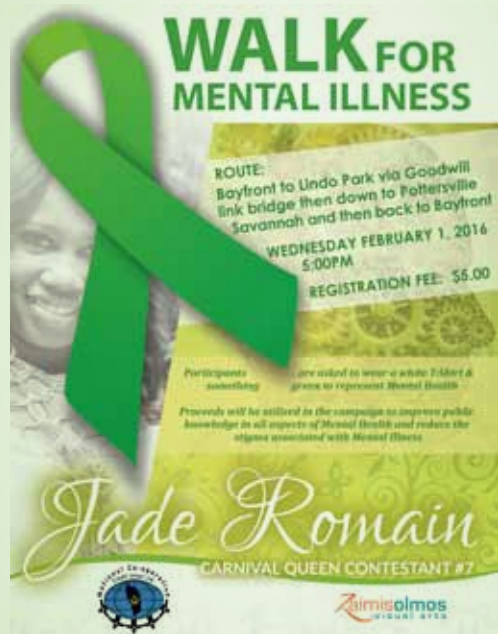
Mental health is a very difficult topic to discuss in our beautiful Nature Isle. When we listen to our local news, we usually hear clips which educate us on measures to take to prevent non communicable diseases such as hypertension or diabetes. We are advised to practice safe sex to ensure that we protect ourselves from STDs such as HIV and AIDS....but how often are we given guidance as to how to ensure that our mental health is being taken care of?

Many times when friends or family members open up to us about a mental health issue they may be experiencing such as depression or anxiety, our first and only response would be "Just pray..God is in control..He will give you the strength". But ask yourself...if that same individual disclosed that she felt a lump in her breast or persistent pain in the chest, would your only response to her be to "just pray"...or would you advise her to get to a doctor as quickly as possible to have it examined.

According to the World Health Organization, health is defined as a state of complete, physical,

mental & social wellbeing and not merely the absence of disease. We must recognize that there is no health without mental health, and that mental illness is real. Those who suffer from mental illness need the equal amount of understanding, love and support as those suffering from any other ailment. Former President of the United States, Bill Clinton, said "Mental Illness is nothing to be ashamed of but stigma & bias shame us all". The shame present when discussing mental illness needs to be eradicated. Let us put aside all stigma and bias, and work towards a more empathetic & supportive environment for the mentally ill in our society.

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JADE ROMAIN launched as Miss NCCU

The afternoon of December 10, 2016 was an exciting and joyous time for Jade Romain and the management and staff of the NCCU. The occasion was the village launch of Jade, a 2017 carnival queen contestant, and her sashing as Miss NCCU by Mrs. Josephine Dublin, President of NCCU.

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Jade had this to say about her sponsor. "Only God knows how proud I am to wear this sash, and to be Miss NCCU Ltd. This institution has played an instrumental role in molding the beautiful, intelligent and confident young woman standing before you today. The RCCU, which has amalgamated with five other credit unions to now become the powerhouse, the NCCU Ltd, awarded me scholarships to attend both high school as well as college. Upon



completion of college, the NCCU Ltd became my first full-time employer"

Jade's platform is mental illness and she plans to increase public knowledge in all aspects of mental health to reduce stigma towards people diagnosed with mental illness.

NCCU wishes Jade the very best on the night of the Miss Dominica pageant on February 24, 2017. We invite you to attend and to support our beautiful and amazing Jade "the Gem" Romain.

NATIONAL COOPERATIVE CREDIT UNION LTD

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Caring Hands