

More time to **Get Cash:** **Secured Loans at 5.99%**

Members now have more time to apply for cash secured loans at the low, low interest rate of 5.99% per annum. Deadline for this promotion has been extended to November 30, 2017. Members with available savings can visit any NCCU Branch to

APPLY for a
cash-secured loan

PLEDGE
savings and
set repayment
terms

have the loan
processed,
approved and

**disbursed the
same day.** Yes
you do get the
loan right away!

Do not deplete your savings to get the things you need and want, take a cash-secured loan today instead!



WE'VE GOT YOU & YOUR LOANS COVERED

Yet another benefit of borrowing from the NCCU is the loan protection and insurance coverage offered to members at no direct cost to them. The NCCU bears the full brunt of the cost.

The Loan Protection Coverage plan is designed to pay off or reduce the unpaid balance of your NCCU loan upon your death. A maximum of \$150,000

can be paid. (Terms and conditions apply.)

Our Life Savings Insurance plan provides a benefit of up to \$20,000. The beneficiary may not benefit directly from the plan. Again this is at no cost to you.

Visit <http://www.nccudominica.com/Services/Insurance.html> or a NCCU Branch for details.

Mark this Date: JUNE 11, 2017 ANNUAL GENERAL MEETING

editor's note

TWO IMPORTANT "SEVENTH" EVENTS

NCCU is gearing up for two significant milestones.

The Society's Seventh (7th) Annual General Meeting is scheduled to be held at the Goodwill Parish Hall on June 11, 2017.

According to NCCU's CEO, Aylmer Irish, NCCU performed well in 2016, and when the audited financial statements are presented to the AGM, members will be pleased with the credit union's performance and the surplus realised.

2 Before the AGM is held, the South Eastern Cooperative Credit Union is expected to transfer its assets and liabilities to NCCU.

South Eastern will then cease

to exist, and it will become the seventh branch of the NCCU with offices in La Plaine, Delices and Grand Fond.

With a Branch in the South East, NCCU's reach will be expanded allowing it to provide modern and affordable financial services to credit union members and residents of the area.

With a foothold in the South East, NCCU will have island-wide service coverage with 12 offices and eight ATMS to serve its 44,000 members.

Both are milestone "seventh" events that will highlight the size, growth and reach of the NCCU and provide positive publicity for the Society.

#AGM BYTES:

Why Should Members Attend Annual General Meetings

Members are the owners/shareholders of the NCCU. At AGMs, members

- get the inside scoop on how their credit union is performing and find out what is being planned.
- hear directly from the Board of Directors, Committees and CEO and get to ask questions about matters that are important to them
- elect volunteers to serve on the Board of Directors, Credit Committee, and Supervisory and Compliance Committee.

essential products & services

MORTGAGE BLAST

If you already have a land loan or are thinking of building, then come talk to us about our Mortgage Blast package that puts a home and more within reach.



A Loans Officer will assist you in determining the loan amount you can afford and guide you on the steps to make your home a reality.

In preparation for your meeting with the Loans Officer, try visualising and sketching the layout of the house --number, size and location of rooms etc.

Our mortgage comes with free loan protection coverage and members pay no processing fees. This means significant savings for you.

Allow NCCU to put a home and more within your reach. Talk to US today!

VEHICLE LOANS

Let NCCU EASE you into the driver's seat with an affordable vehicle loan. We can finance a car, SUV, motorcycle or scooter so you can go wherever.



We offer 100% financing, flexible repayment terms, a special rate for members with mortgages, and you pay no processing fees.

Talk to us about an affordable vehicle loan today.

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Get a Loan for Any Season and Any Reason

NCCU offers loans for all purposes--all seasons and all reasons

Stop by or call a Branch or visit www.nccudominica.com for information

Among loans offered are

- Tertiary education, Learn While You Earn and Back to School loans
- Green Loans at 6% per annum for solar panels and lights and alternative energy projects
- Special Medical loans at 6.5% per annum

ONE BIG FAMILY

newsbytes

VIEILLE CASE BRANCH

QUEEN JADE VISITS

Miss Dominica 2017 and Miss NCCU, Jade “The Gem” Romain visited NCCU’s Vieille Case Branch in April. She was treated to surprises at three of the offices and also to wonderful smiles and entertainment at the Baroness Patricia Scotland Primary School and from pre-schoolers.



Branch Manager, Theresa Royer, welcomes Queen Jade



With Pre-Schoolers at the Paix Bouche office



Students of Baroness Scotland Primary receive gifts from Queen Jade

MEMBERS ENJOY EDUCATION SESSIONS

Earlier in the year, members of the Vieille Case Branch were delighted to attend an interactive session on Financial Management and Budgeting facilitated by Curth Charles, NCCU’s Chief Financial Officer (CFO) and Branch Manager, Theresa Royer.

Members also enjoyed a session on “Self Management, Excellent Customer Service and 21st



Financial Management Session

Century Skills for the Work Place” facilitated by Dr. Sybil Allen-Jones.

VIEILLE CASE BRANCH

continued

Members of the Thibaud Building Committee rolled up their sleeves and got busy uplifting the office environment with the painting of a wall and bench.

Their faces and focus tell the story of this domino knock out competition held on April 30, 2017 in Thibaud. Paix Bouche earned bragging rights followed by Penville then Thibaud. Congrats to the teams.



ST. DAVID'S BRANCH

EDUCATION SESSIONS HELD

The St. David's Branch was also busy this past quarter. Among activities organised were a

- health talk on "Anemia" by Nurse Vernanda Cuffy-Laurent
- session on "Conflict Resolution" for the staff of the St. David's and Castle Bruce Branches facilitated by Achille Joseph.



rooted in community

Living Our Cooperative Principles

200 SECONDARY SCHOOL STUDENTS ENGAGED

Principle #5

**Education,
Training and
Information**

Mr. Charles presents to DBS and CHS students



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100 students from the Dominica Grammar and Convent High Schools participated in NCCU's 3rd annual youth financial literacy seminar on April 11, 2017. NCCU is committed to helping young persons learn about managing money, setting financial goals and the NCCU.

Mrs. Pascal interacts with CHS Students



And also on April 11, 2017, 100 fifth formers of the Convent High School enjoyed a session on leadership, goal setting, NCCU, membership and education loans.

Miss Dominica 2017 and Miss NCCU, Jade Romain, encouraged the students to study and remain focused to realise their potential.

Curth Charles, CFO; Kathleen Cadette-Pascal and Michelle Bellot, Member Services Representatives facilitated the sessions.

VIEILLE CASE BRANCH VISITS D'OS D'ANE PRIMARY SCHOOL



*Accounts Officer, Joan Thomas,
with smiling students*

NCCU HELPS JUNIOR ACHIEVEMENT HOST A BUSINESS TOWN

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Young Entrepreneur applies for a loan



Excitement at Newtown Primary Business Town

As part of NCCU's mission to play a positive role in the holistic development of our nation's youth, we were the proud platinum sponsor of Junior Achievement (JA) Dominica's brilliant initiative to host a Business Town for the Massacre, Goodwill and Newtown Primary Schools and Pioneer Preparatory as part of Global Money Week. Through play and interactive activities, the children were introduced to setting financial goals, managing a business, earning, saving and managing money.

ST. DAVID'S WELLNESS COMMITTEE IS ACTIVE IN COMMUNITY

Principle #7

**Concern
for the
Community**

Sports activity



The St. David's Branch Wellness Committee was established in January 2017 as a method of reaching out and caring for members in the community.

Since then, the Committee has been on the go doing good. Activities included a visit to an elderly member, Isla Lawrence, clean up of the Morne Fraguard area, a donation to the Dominica Infirmary, a sports activity and a First Aid Training session. Congratulations Committee and keep reaching out.

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*Visit to Isla
Lawrence*



*First Aid
Session*



Visit to the Infirmary



Caring Hands

Clean up at Morne Fraguard



information corner

UPCOMING ACTIVITIES

- **June 11** Annual General Meeting
- **June - July** Small Business Seminars
- **August 6** Family Fun Day
- **October 15 - 21** Credit Union Week
- **October** Financial Information Month
- **November 2** Cadence Lypso Show

WEBSITE SURVEY

We need your assistance in improving our website. Visit www.nccudominica.com to complete a short survey. Your feedback is anonymous. Thank you.



KEEP YOUR CERTIFICATE OF TITLE AT NCCU

It is important to keep the Certificate of Title (COT) for your home at NCCU as this is where you will take other loans for



meeting your various needs and wants -- education, vehicle, domestic, medical, travel, repairs, personal expenses, etc. Your COT will be needed to secure these loans.

It may be difficult to get smaller loans, when you need them, from the financial institution that is trying to persuade you to switch your mortgage from NCCU.

Think ahead. Keep your COT at NCCU so you won't have to scramble to find a co-maker or fall victim to a quick money fix.

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GIVING BACK

It is a privilege for NCCU to share its success with members and their families, the sick, needy, youth, older persons and our communities.

Over the past few months, we have been busy doing just that with donations covering a wide range of activities including to the

- *Rotary Club of Dominica for the 5th Annual Secondary School Quiz*
- *Convent High School for participation in the 2017 Credit Unionette Summit organised by the Dominica Cooperative Societies League*
- *Western District Numeracy Team for the Annual Numeracy Festival and Exhibition.*
- *Western Dominica Children's Federation*
- *REACH*
- *and so many more organisations and individuals.*



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STOP & CHECK YOUR CHEQUES!

When you write a cheque, ensure it is filled out completely and accurately and signed before presenting it as payment.

Also, ensure your cheques are compliant. The number on the bottom left of your cheques must be 51000-0-20. If it is not, bring in your cheque book urgently to the Member Services Section, Roseau Branch.



Queen Jade shares

Worldwide, and especially within the Caribbean region, the discussion on Mental Illness/Health is one we continue to struggle with. It remains shrouded in secrecy and shame.

According to the World Health Organisation (WHO) one in four people will be affected by mental or neurological disorders at some point in their lives. Around 450 million people currently suffer from such conditions, placing mental disorders among the leading causes of ill-health and disability worldwide.

Treatments are available, but nearly two-thirds of people with a known mental disorder never seek help from a health professional. Stigma, discrimination and neglect prevent care and treatment from reaching people with mental disorders. Where there is neglect, there is little or no understanding and no understanding where there is neglect.

Many people have applauded me for my bravery and for being so supportive of my mother who suffers from mental illness. In my younger years, I struggled with this. I loved her, I just did not understand.

Additionally education and awareness regarding mental illness were basically nonexistent.

As my bond with my mother grew, I resolved to be as supportive as possible and began to educate myself about this disorder.

More importantly, I decided to love unreservedly and appreciate the woman who loved me unconditionally, taught me the value of education, provided for me as best as she could, taught me to be respectful and kind, and beseeched me to do my best.

When the idea came to participate in the Miss Dominica 2017 pageant, I knew instantly the cause that I wanted to fight for and to hopefully make a lasting change in the way we view mental health/illness in Dominica. Thankfully, I won.

I invite you to assist me in my quest to break the stigma and foster a more supportive society for the mentally ill. Let us look beyond the disorder to see the individual and to offer support.

Education is key and so is early intervention. We must seek help for ourselves and others when we see the warning signs.

Let us all work together towards eradicating the fear associated with this disorder and towards a mentally healthy and supportive society.

Queen Jade says thank you

Miss NCCU, Jade "the Gem" Romain,
was crowned Miss Dominica 2017 on
February 25, 2017.

She copped awards for

Best Swimwear

Best In Swimwear

Best In Costume

and Best Evening Wear

NCCU salutes "Queen Jade".
We love you.



I wish to express a heartfelt thank you to the Members, Management and Staff of the NCCU Ltd for your support on my journey to becoming Miss Dominica 2017. To our faithful Members, your continued decision to make the NCCU Ltd your financial institution of choice contributed immensely to the realization of my dream. Your valued membership allows this institution to contribute to the development of our beautiful island, Dominica, in so many ways. From awarding scholarships, to sponsoring queen contestants, it is all possible because of you. I am so proud to be Ms Dominica 2017, but I will always be Ms NCCU!

Thank you!

Jade Romain
Miss Dominica 2017.

Caring Hands



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