

Wishing You a Merry Christmas & a Happy New Year

The NCCU Officers, Management and Staff would like to wish you a Merry Christmas. May the season bring you pleasant memories, peace, love and much joy.

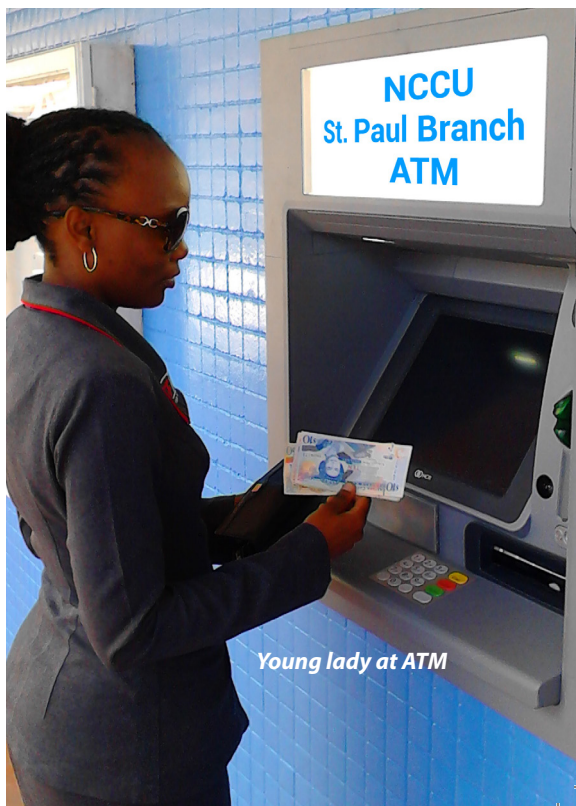
We also wish you good times, health and happiness in the new year. NCCU appreciates your membership and thanks you for your patronage. We look forward to serving you in 2015!

ATM #6 INSTALLED AT ST. PAUL BRANCH

If you live on the west coast or travel regularly on the E O LeBlanc highway, you can now make an ATM stop at the St. Paul Branch in the middle of Mahaut. Avoid the busyness in Roseau and access your funds and account information 24/7 from the convenience of our new ATM.

Other ATM Locations

- Roseau Branch (2)
- Lindo Mart, Goodwill
- ACS 7 – 11
- Marigot Credit Union



Young lady at ATM

Editor's Note

NCCU IS 4 YEARS OLD

THANK YOU MEMBERS

November is indeed a festive time when we observe our anniversary of Independence and celebrate our Kweyol culture.

In the midst of all this, falls NCCU's birthday on November 1. It seems like just yesterday that the Roseau, Vieille Case, La Salette, St. Paul and St. David's Credit Unions joined hands as the NCCU—"One Big Family", but the reality is 2014 marked NCCU's 4th anniversary.

NCCU has grown during these four years thanks to the trust, loyalty and patronage of its over 38,000 members. As its owners, NCCU's success is OUR success.

Thank you members for making NCCU your financial institution of choice and membership in NCCU a family tradition. NCCU, in turn, will cling to the successful credit union philosophy and continue to embrace strategies which put members first.

2 OUR PHILOSOPHY

Credit Unions

- put People First
- live by the philosophy of "People Helping People."
- are committed to their communities; offer safe and affordable access to financial services; provide financial education; and return surpluses to members.
- work to improve the quality of life of ALL

Our Cooperative Principles

- Voluntary & Open membership
- Democratic Member Control
- Member Economic Participation
- Autonomy and Independence
- Education, Training & Information
- Cooperation among Cooperatives
- Concern for the Community

Our Cooperative Values

- Self-help
- Self-responsibility
- Democracy
- Equality
- Equity
- Solidarity

Caring Hands

know your products & services

Promotion Ends December 31

BUNDLE IT UP LOAN

Let us make Life Easier for U!
Apply for a Bundle It Up Loan and consolidate your loans and debts for an affordable monthly payment. Apply at any NCCU Branch today !

RIDE ALONG LOAN

Do you have a mortgage loan with NCCU? Then we invite you, your spouse or an adult child, to call or visit a Branch for details on a loan to purchase a vehicle at a very special rate of 8.25%.

Members applying for, or transferring a mortgage to NCCU, can also qualify. Talk to us today!

CHRISTMAS LOANS

Get what you need and want for Christmas with a little help from your Credit Union. Choose from a number of loan options including

- Domestic • Home Repair
- Household Goods • Pay Day
- Quick Cash • Now for Now
- Bundle It Up • Ride Along

Apply today & benefit from

- Low monthly payments
- FREE Loan protection coverage
- FREE Life Insurance coverage

You can also Skip Loan Payments in December or January.

TOP UP MOBILE PHONES WITH CUCALL & @ THE ATM!

Mobile phone users can now top up both LIME and Digicel phones using the CUCall audio service. Sign up for CUCall today!

And LIME phones can also be topped up at ALL of NCCU's 5 ATM locations.

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FIXED DEPOSITS

If you have savings or money you do not need to keep on hand, consider investing it in a fixed deposit for earning more interest.

Our interest rates are competitive, and our deposits are low risk.

Lock in funds today and EARN MORE

Visit www.nccudominica.com or call/visit a Branch for details of all products and services.

ONE BIG FAMILY



NATIONAL COOPERATIVE CREDIT UNION LIMITED

newsbytes

Credit Union week was celebrated at our Branches from October 12-18, 2014, under the international theme, "Local Service, Global Good". It was a time to promote products and services, educate, reach out, appreciate members and remember our pioneers. We provide a glimpse of some of the activities at the St. David's and Vieille Case Branches.

St. David's Branch



Spelling Bee Winner, Kervin Felix of Morne Jaune Primary, receives prize from Ms. J. Cuffy, NCCU Administrative Officer



*2nd place
Zoe Matthew
of Jones
Beaupierre
Primary*



*Medical
Services*

Vieille Case Branch



Vieille Case Branch: Outreach to staff of Atlantic View hotel



Team Vieille Case Paints a Pioneer's House



Vieille Case & St. David's staff socialize at Atlantic View

Caring Hands

FIM Primary School Challenge launched



Financial Information Month (FIM) is celebrated in October in the Eastern Caribbean Currency Union (ECCU) for promoting financial and economic literacy among citizens.

This year as part of FIM activities, Dominica launched a Primary School Challenge for increasing children's understanding of money and its uses. FIM partners mentored Grade 4 students of 13 primary schools from Pointe Michel to Mahaut.

The Challenge was held on November 24, 2014, at UWI, and NCCU was represented by Kharlil Charles of Mahaut Primary. The winners were- 1st: Newtown Primary, 2nd: Seventh Day Adventist Primary, 3rd St. Martin Primary. We congratulate the students and their mentors.

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rooted in community: GIVING

NCCU is truly honoured to be able to consistently share its success with our members, their families and communities by providing scholarships, financial support and donations which touch the lives of ALL

Over the past few months we have provided 13 scholarships to children of members, assisted many persons in sourcing medical care, and supported cultural, sporting and educational activities among other things.

Once again, we say a huge "thank you" to our members for making this all possible.

ONE BIG FAMILY



feature

MARTEL DANIEL

Youth Entrepreneur & Community Activist.

For over 50 years, our credit unions have been granting scholarships annually to children of members for attending secondary school.

We may sometimes wonder, “where are these scholars, how have their lives unfolded?” Soon after this thought crossed my mind one day, into my office walked Martel Daniel, a former RCCU scholar. And what a pleasure it was catching up with this ambitious young man.

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Martel received a RCCU scholarship to attend the Dominica Grammar School in 2003 and graduated in 2008. Motivated by an entrepreneurship course taken at the Dominica State College, he established a small jam and jelly enterprise, utilizing local products such as sorrel, guava and tamarind leaves, in 2013

A community activist, Martel is the youngest member of the Trafalgar Village Council and a member of the organizing committee for the annual Fete Kaiche’.



Recently, Martel’s company, MT & M Variety Products, was awarded the Viable Business Award and \$1500 in the first ever “Make something to Sell” initiative, which showcased the creative and innovative skills of young and budding entrepreneurs. And Martel is only 23.

We can proudly say our scholars are engaged in all walks of life-- in the private and public sectors; in business; in the fields of health, education, law, finance; in technical trades; in our communities and credit unions as employees and volunteers—and contributing to socio-economic development at home and abroad. Each scholar is making a unique footprint.

information corner

USE YOUR DEBIT CARD SAFELY

- Don't choose a PIN that can be easily figured out, such as birth dates or your phone or vehicle registration number.
- Sign instead of keying in your PIN.
- Hold on to receipts from your card debit transactions. When discarding receipts, always shred them.
- Always know how much money you have in your account. Use NCCU CUCall (audio service) to confirm transactions and check balances.
- Never give your debit card number over the phone unless you initiated the call and are certain that the recipient is legitimate.
- Before traveling, visit an NCCU Branch to ensure your card is fully operational
- If your card is lost or stolen, or you suspect it is being used fraudulently, inform NCCU immediately.

BE SMART ONLINE!

- Don't shop online unless your computer is protected with a firewall, plus antivirus and antispyware software.
- Look for secure transaction symbols such as the little "lock" logo in the lower right-hand corner or your browser window and web addresses that start with "http". Log off completely after a purchase.
- Check the site's contact information. If no phone number is listed, that's a red flag. Try to contact someone at the company through e-mail before buying anything
- Do your research. Check online buyer reviews of the site. Look at all its return policies, and warranties. Read its privacy policy to see how your personal information will be used.
- Never e-mail any personal account information, passwords or PINs or access an online shopping site through an e-mail link.
- Never store your payment information with a site that isn't secure.
- Trust your instincts. If the site seems shady, don't buy anything from it.

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*For help, call Member
Services @ 255-2126*

ONE BIG FAMILY



SUCCESSFUL NEW FORMAT FOR 3RD CADENCE LYP SO SHOW

When the last musical note was played around 3:30 am on Sunday, October 19, 2014 at the Windsor Park Stadium Forecourt, there was a sense of fulfillment among the patrons of the 3rd Cadence Lypso show.

This year, the Show included a well-received Cadence Band competition featuring the WCK, Extasy and First Serenade bands playing fresh arrangements of popular Cadence numbers.

& THE WINNERS ARE

Cadence Monarch:

Anton Joseph "White Fayrie":

Pas Kite' Mwen

2nd: **Kalpha P**, 3rd **"De Webb"**

The First Serenade Band: first
ever Cadence Band Champ

2nd **Xtasy**, 3rd **WCK**

Congratulations all on a job well
done.



Caring Hands

NATIONAL COOPERATIVE CREDIT UNION LTD

P.O. Box 175, 31-37 Independence Street, Roseau,
Commonwealth of Dominica

Fax: (767) 255 2109

International Line: (718) 618 5877

www.nccudominica.com

**FB: National Co-operative Credit Union
Limited**

Vieille Case Branch: (767) 255 2241

St. David's Branch: (767) 255 2256

St. Paul Branch: (767) 255 2215

Roseau Branch: (767) 255 2172

La Salette Branch: (767) 255 2228

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