

Registered Office: Norman Manley Int'l Airport, Palisadoes P.A. Kingston

Branches: Sangster Int'l Airport, Montego Bay

: Carib Cement Company, Rockfort P.O. Kingston 2

Our banker: National Commercial Bank Jamaica Ltd

Our Auditors: HLB Mair Russell

Our Attorneys: Audrey Allen & Company

Staff & Elected Officials

Dr. Maxine P. Wilson JP DBA, MBA, LLB (Hons), CORP, Dip (Mgmt. & Mktg.) - General Manager

Administration & Support:

Claudine Purboo -		HR &	Adminis
Cama	Ieta Levy -	Office Assistant	Orlando
<u>Information Technology</u>			
Kimberly Vaz -		IT Officer	
<u>Risk and Compliance</u>			
Shareen Simpson -	Compliance Officer		
<u>Branch Officers &amp; Support staff:</u>			
Kadiene Smith	-	Branch Coordinator	
<u>Montego Bay</u>			
		Lamonique James	-
<u>Carib Cement</u>			
Matthew Thomas	-	Member Services	Repres
<u>BOARD OF DIRECTORS</u>			
	Selay Harwood-Gayle	-	Preside
<u>SUPERVISORY COMMITTEE</u>			
Wayne Rowe -	Chair	Zonia Foster-Forbes -	Secretary
			Donnov

Accounts:

Credit & Collections:

Kimberly Vaz -

Credit Officer (Acting)

Navie N

Member Services:

Tashuana Cross -

Marketing &

Member Services Office Sybil Cole

- Memb

Operations

Jevaughn Roach -

Operations Officer

CREDIT COMMITTEE

Gay Morgan -  
Sheryll Hamilton

Chair  
-

Michelle Mais  
Member

-  
Berthlyn Plummer

Cadenh  
- Memb

Our Liaison Officers

- Ruby Dillon - IGL
- Karen Lewis - IGL
- Petrojam - Judith Jaggon
- Terry Taylor - Caribbean Maritime University
- Lawanda Brown-Robinson - GB Energy
- Moya Tucker - Goddard Catering
- Michelle Mais-Cadenhead - Airports Authority of Jamaica

### HERE'S A LITTLE ABOUT US

#### Our Mission

“ To maximize members’ wealth and enhance their wellbeing while developing valuable lifelong relationships. ”

#### Our Vision

To be the premier credit union that provides innovative products and services in a friendly, environment, with a highly motivated and efficient team, ensuring a strong and viable institution with an excellent corporate image.

As at 2022 December 31, our major portfolios were:

- Total assets: \$2.37B
- Share portfolio: \$1.44B
- Total savings portfolio: \$1.68B
- Loan portfolio: \$1.45B

Here's a little bit more about us:

-

We are 70 years old (having been registered on April 21 1953)

-

We cater to persons working in the aviation, construction (cement) and petroleum industries, their families and persons working in communities contiguous to all the airports, aerodromes, petroleum and cement companies in Jamaica.

-

We take our corporate responsibility very seriously, and are proud to be recognized as good corporate citizens. We reach out to persons and organisations in need through a fund which the members so willingly approve each year at our Annual General Meeting.

We operate from 3 locations, namely:

- Norman Manley Int'l Airport (Kingston) – our head office
- 

Sangster Int'l Airport (Montego Bay, St. James)

-

Carib Cement Co (Rockfort Plant)

We also operate from a satellite office located at Wheels & Wheels Auto Brokers Ltd at 18 Dunrobin Avenue. You can find us there on Mondays between the hours of 2-5 p.m.

You may also be interest to know that:

- We offer a wide array of products and services to meet our members and prospective members' needs. These include Savings and deposit accounts, secured and unsecured loans, Family Indemnity Plan Insurance, Critical Illness Insurance Plan, Golden Harvest Savings and a

host of other services (please visit our website for further details).

-

We offer scholarships at the primary/prep, secondary and tertiary level. We also offer a scholarship each year to a teacher from one of the basic schools under our SMART Pac programme, and who is pursuing a degree in early childhood education.

-

We have the distinguished honour of being named “Credit Union of the Year” on 2 occasions and “Runner up Credit Union of the Year” on another.

Most Importantly:

- We continue to put our members first at all times.

-

We continue to perform creditably well

Our Commitment is to..

continue our quest to provide our members with quality service which will exceed their expectations; whilst fulfilling our responsibility of being outstanding corporate citizens. Our theme ‘*Flying to New Horizons*’ will be even more applicable as we continue to pursue a better way of life for our members.

Ten-year Statistical Review (\$'m)

2013

2014

2015

2016

2017

2018

2019

Vol. Shares

1,088.75  
1,149.44  
1,254.01  
1,368.97  
1,394.06  
1,484.40

Saving/Deposits

187.93

204.99

215.02  
217.67  
249.56  
200.66  
217.88  
190.68  
196.29

203.29

Loans



922.68

1,077.54

1,107.56                      1,101.44

1,128.75

1,139.32

1,193.68

1,267.19

1,255.35

1,450.53

## Assets

1,283.31

1,568.29

1,664.66                      1,744.88

1,861.00

1,951.84

2,039.20

2,168.82

2,257.83

2,374.51

## Net Income

53.29

72.02

72.71                      84.90

83.10

86.53

72.43

52.33

68.97

71.77

Inst. Capital

225.43

274.23

281.60

298.82

314.99

353.42

356.83

378.07

395.82

408.76

Membership

8,447

9,020

9,343

9,616

9,742

9,803.00

10,058

11,166

11,383

11,202

Gross Income

152.06

188.17

188.47

191.10

205.06

209.10

202.81

155.39

200.72

190.24

Dividend

43.39

58.00

60.06

58.72

53.24

55.69

58.53

31.30

52.80

61.47

Rebate

3.24

3.33

3.33

3.09

2.72

3.40

3.43

### OUR SERVICES

We continue to meet the needs of the membership by the offering of various products/services. These in

#### LOANS

- Various types of loans at very competitive rates
- Monthly Loans Special
- Easi-loan Credit Facility
- Business/Project Loans
- Micro- Enterprise Loans
- Home Acquisition/Improvement
- Xmas and other Special Events Loans
- Remedial Loan Facility
- Special Education Loan facility

#### INSURANCE

- Family Indemnity Plan
- Health Insurance
- Loan Protection & Life Savings Insurance

#### INVESTMENTS

- Fixed Deposits at competitive rates
- Special Deposits
- SMART-Pac Savings Account for Children
- The Pali-Partner Plan
- Golden Harvest Savings
- Christmas Club

#### OTHER SERVICES

- ATM Multi-link Services
- Direct Salary Deposit Option

- NCB E-link Payment Option
- Standing Order Payments
- Limited Legal Services
- Financial Counselling
- Reggae Money Remittance Service
- Travelling Officers' Facility

Ronett Colley - Accounts Officer