

Who may join the credit union?

Persons working in the aviation, cement/construction and petroleum industries; their families, and persons living or working in communities close to all the airports, aerodromes, cement/construction and petroleum companies in Jamaica.

To become a member, these are the requirements:

- A completed 'Application for Membership' form
- Valid ID (drivers license, passport or national ID)
- Tax Registration Number (TRN)
- Proof of address ( e.g. utilities bills)
- Membership fee of One Thousand Dollars (\$1000.00) and a minimum amount of not less than Three Thousand Dollars (\$3,000.00); representing \$1,500 - voluntary shares and \$1,500 permanent shares.

How can payments be made to my account?

Payments may be made via [Salary Deduction](#) , Direct Salary Deposit, Post-dated cheques, Postal Order, Money Services, E-Transfer/ online Payment Options, Standing order payments from other financial institutions or payment directly to the cashier at any of our offices.

If I die will my beneficiaries have to assume payment on my loan?

If your loan is One Million Dollars (\$1,000,000) or less, the Credit Union pays the Loan Protection Insurance on your behalf. On receipt of the death certificate and other related documents, the credit union will forward same to the insurance company for processing. Remember the maximum amount the credit union covers is One Million Dollars (\$1,000,000.00). Insurance is available through the credit union for any amount above the

\$1,000,000.00. Claims may also be made in the event of injury which leads to permanent disability.

Can I change my beneficiaries at any time?

Yes, by completing the nomination section which is to the back of the ['Application for Membership'](#) form. It is very important that you update your beneficiary(ies) to ensure that in the event of death, the person who you would want to have your funds will get it. Remember, your nomination supersedes a will.

Can I make payments to the office in Montego Bay even though I joined at your Kingston office?

Yes. Payments can be made at any of our locations, even if you did not sign up there. Remember you also have the option to pay online, and all the other options detailed above.