

# CREDIT UNION LINK



**JPS & PARTNERS**  
CO-OPERATIVE CREDIT UNION LTD.  
Your Financial Partner For Life

## CAN YOU BELIEVE THAT WE ARE ALREADY IN THE MONTH OF OCTOBER?

With only three (3) months left in 2023, we want to let you know what JPS & Partners has been up to since January 2023, and to make you aware of our upcoming treats just for YOU. Finally, we will share some facts about Data Protection, and how it will affect all of us.

***Were you in the Mix?  
The Mega Mix Loan Sale  
was a HIT!***

***Thank  
You!***

**INTEREST RATE  
WAS AS LOW AS  
6.95%!**

**GET IN THE MIX**  
**MEGA MIX**  
**LOAN SALE**  
PROMOTION

**AUTO LOAN** **MORTGAGE**  
**HOME EQUITY LOAN** **SALARY ENHANCER**

**PERSONALIZED LOAN OFFICER** **NO STANDING IN LINE** **APPLY FROM YOUR PERSONAL SPACE**

**GET IN THE MIX...ASK US HOW!**  
Promotion ends March 31, 2023

**JPS & PARTNERS**  
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KINGSTON • KIRKVINE • EWARTON  
876-881-8807 | [wecare@jpscuc.com](mailto:wecare@jpscuc.com)  
876-968-3700/1115 | [www.jpscuc.com](http://www.jpscuc.com)  
Conditions Apply

## Get your new AccessPlus® Debit Mastercard today.



Now is the time to sign up or upgrade and enhance your card experience with the AccessPlus® Debit Mastercard. Register for free today!



The AccessPlus® Debit Mastercard is being tested in the Bank of Jamaica's Fintech Regulatory Sandbox.

# AND FOR THOSE SPECIAL OCCASIONS, WE HAD YOU...

*Celebrating Love!*

**SAY I LOVE YOU...  
VALENTINE'S LOAN  
PROMOTION**



Borrow up to **\$150,000** with 24 months to repay.

- Competitive Interest Rate
- Quick Processing

Promotion Ends February 28, 2023

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*Celebrating Mom & Dad!*

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IN CELEBRATION OF JAMAICA PUBLIC SERVICE'S 100-YEAR MILESTONE, JPS & Partners Cooperative Credit Union Ltd. celebrates this landmark where ALL credit union members can access the

**JPS 100<sup>th</sup>  
ANNIVERSARY LOAN**

AFFORDABLE **FIXED** INTEREST RATE OF **14.99%**

- Renovation
- Back to School
- Summer Vacation
- Debt Consolidation

Borrow up to **\$500,000**

Loan Amount (C)	Repayment Amount (C)
250,000	6,060
300,000	6,400
400,000	7,100
500,000	7,800

Up to 48 months to repay!

May 25 - June 25, 2023

Make your dreams happen this summer...  
CALL OR COME IN TODAY!

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**Give the Gifts  
Mom & Dad  
will Love!**



Promotion runs May 1, 2023 to June 30, 2023

- MAXIMUM LOAN AMOUNT \$200,000
- COMPETITIVE INTEREST RATE
- UP TO 12 MONTHS TO REPAY
- LOW SHARES REQUIREMENT

\*CONDITIONS APPLY

*Celebrating a  
Milestone!*

## LOANS NOW AVAILABLE!

Whether it's back-to-school expenses, debt consolidation, or investing in a solar system, JPS & Partners is in your corner! Come in and we will find the best loan product to cater to your current needs.

**JPS & PARTNERS**  
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Your Financial Partner For Life

**We have a  
LOAN  
just for you!**

What Loan is Available for Me?	What's the max I can borrow?	What is the interest rate?	What's so special about this loan?
Salary Enhancer Loan	Up to \$3M	18.99%	Up to 7 years to repay!
Solar Loan	Up to \$3M	14.5%	Invest today for a better tomorrow...
World Cap Loan	Up to \$300K	17.99%	No credit check! Kick off your summer with this amazing goal!
Education Loan	Increased! Up to \$400K!	15.5%	No credit check! Get ready for the school term now!
Mortgage Loan	Borrow up to \$20M	As low as 8.25%	Realize your dream of owning your OWN Home
Home Equity Loan	Borrow up to \$10M	As low as 7.99%	Use the value of your home to access that much needed loan

So much more loans to choose from:  
Loans within Shares • Motor Vehicle Loans • Quik Loan  
Furniture & Appliance Loans • A/C & Computer Loans • Generator Loans

Don't know which loan to take?  
Call, email or come in and see how you can access a loan to suit your needs.

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## EARN WHILE YOU SAVE!

# U Gain

## SAVERS Account

Save a minimum of **\$1000** monthly and earn **3%** interest.

## You Gain!

## "FIX IT" AND EARN BIG!

# Fixed Deposits

With a minimum deposit of \$10,000 earn up to 2.35% p.a.

Three Saving Periods:  
30 Days, 60 Days, 90 Days  
Quick & Secure Way to Earn!

## CHECK OUT OUR FIP CORNER!

You can now choose from 11 coverage options! Enroll or Upgrade Today!

Cover yourself and up to five family members!

PLANS	MONTHLY PREMIUM	INDIVIDUAL BENEFITS
Plan A	\$ 422.40	\$ 80,000.00
Plan B	\$ 633.60	\$ 120,000.00
Plan C	\$ 792.00	\$ 150,000.00
Plan D	\$ 1,320.00	\$ 250,000.00
Plan E	\$ 2,112.00	\$ 400,000.00
Plan F	\$ 3,432.00	\$ 650,000.00
Plan G	\$ 5,280.00	\$ 1,000,000.00
Plan H	\$ 6,864.00	\$ 1,300,000.00
Plan I	\$ 8,864.00	\$ 1,600,000.00
Plan J	\$ 10,458.00	\$ 1,800,000.00
Plan K	\$ 12,680.00	\$ 2,000,000.00



Joydene Jarrett, General Manager of JPS & Partners Co-op Credit Union, is flanked by proud 2023 scholarship recipients. Supporters within the group include Margaret Morris, wife of the late Albert Morris, Hon. Alando Terrelonge, State Minister in the Ministry of Foreign Affairs and Foreign Trade & Natalie Sparkes, Treasurer of JPS & Partners.

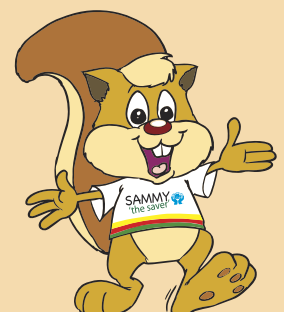
# JPS & Partners commits over \$3.5M in Scholarships and Bursaries

The 25th staging of the JPS & Partners (JPS&P) Cooperative Credit Union's Scholarship Programme was held at The Pegasus Hotel on Friday, August 25, 2023. This year, forty-nine (49) students were each awarded a bursary of \$12,500, being proud beneficiaries of the 2023 Scholarship Programme. JPS & Partners has committed to issuing this amount each year for five (5) years, provided that the students maintain a "B" average. The Albert "Berti" Morris scholarship was awarded to one recipient, and is valued at \$150,000.00, payable annually for three (3) years once the renewal conditions are met. Keynote speaker was the Hon. Alando Terrelonge, State Minister in the Ministry of Foreign Affairs and Foreign Trade.

## Youth Savers Account

Members' children between the ages of 0 - 15 can open a YOUTH SAVERS ACCOUNT.

- To open a Youth Savers Account you need a photo identification of the child, a copy of the child's birth certificate, one thousand dollars (\$1000) and proof of address for the parent (if it is that they do not have an updated one on file).
- Each year the Credit Union issues 50 High School Bursaries only to children who are Youth Savers.
- Interest is paid quarterly on all Youth Saver Accounts.
- Conditions Apply.



# DID YOU KNOW?

## Do you know who your beneficiaries are?

Did you know that there is no restriction on the amount of persons you can add when changing your beneficiary?

Did you know there is no limit on the amount of times you can change your beneficiary?

Enquire today, and ensure that the beneficiaries you have on file are current!

Did you know that your account should be updated every five (5) years or if there is any change with your contact number, residential or email address or ID?

Did you know that your account becomes dormant after 12 months of inactivity?

Do you fall in that category? Reactivate now, and experience our exciting range of products and services!



Your new car is waiting for you!



## Facts YOU should know about the DATA PROTECTION ACT

- The Data Protection Bill was passed in the House of Representatives on May 19, 2020.
- The Data Protection Act (DPA) is meant to protect the privacy and integrity of data held on individuals by businesses and other organizations. It is expected to come into effect on December 1, 2023.
- Data Controllers (In this case it speaks to your Credit Union, JPS & Partners) have a responsibility under the DPA, to safeguard the rights of the Data Subject (YOU), and we take it seriously!
- Your Credit Union, JPS & Partners, is already in collaboration with key stakeholders, and has already started to craft policies to guide us under the DPA.
- As part of the new onboarding framework, new members will be required to sign our Privacy Notice, which will outline how we treat our members' data.
- Look out for our Privacy Notice, coming soon on our website!
- Data Protection is your right. Know your facts, under the Data Protection Act.

## FUN CORNER

How many words can you find?

E	V	A	H	O	Y	O	C	T	U	H	L	SAVE
A	V	O	E	A	R	B	H	S	T	E	O	MORTGAGE
A	P	A	R	D	A	E	A	E	D	A	A	PAYDAY
E	I	A	S	M	L	N	P	H	A	L	E	SMART
P	N	L	M	O	A	E	P	C	H	T	R	SCHOLARSHIP
U	S	S	O	R	S	F	Y	E	T	H	E	LOAN
G	U	M	T	T	C	I	E	R	L	P	W	TREASURECHEST
A	R	A	H	G	H	T	M	U	A	L	A	SALARY
I	A	R	E	A	O	R	O	S	E	A	R	BENEFIT
N	N	T	R	G	O	E	N	A	W	N	D	REWARDS
V	C	T	Y	E	L	A	E	E	P	R	S	UGAIN
E	E	P	A	Y	D	A	Y	R	L	P	L	HEALTHPLAN
S	E	L	W	L	O	A	N	T	L	H	S	INSURANCE
T	P	I	H	S	R	A	L	O	H	C	S	WEALTH
												HAPPY
												MOTHER
												MONEY
												INVEST
												SCHOOL
												HOPE

## CONTACT US

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ST. CATHERINE

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KIRKVINE WORKS  
MANCHESTER

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### OUR EXECUTIVES

Donovan Cunningham - President  
Tricia Robinson - Vice President  
Natalie Sparkes - Treasurer  
Timain Campbell - Assistant Treasurer  
Kim Robinson - Secretary  
Clive Segree - Assistant Secretary