



Your Credit Union... **YOUR PARTNER IN RECOVERY**

Dear Members,

Hurricane Melissa has reminded us how quickly life can change. For many, the storm brought loss, uncertainty, and disruption, but it also reminded us of something deeply rooted in the Jamaican spirit: the strength that comes when we stand together.

At JPS & Partners Co-operative Credit Union Ltd., we know that recovery is more than rebuilding structures. It is about restoring lives, hope, and peace of mind. We remain steadfast in our belief that when challenges arise, community and cooperation will see us through.

Through our Care-A-Bit Fund, we continue to stand with members who have been affected by natural disasters, major illnesses, or financial hardship. This fund represents the heart of who we are — **people helping people** — ensuring that no member faces difficult times alone.

But our commitment extends beyond our walls. As part of the Credit Union Movement, we have joined hands with our fellow Co-operatives across Jamaica by donating to the Jamaica Co-operative Credit Union League (JCCUL) Relief Fund, to bring direct aid and support to those hardest hit. Members of our team have also volunteered their time to assist with the distribution of care packages, and personal outreach to affected families, living out our core principles of service and community.

We know that the road to recovery will take time, but we want you to know that you are not alone. Together, we will rebuild stronger communities, restore brighter futures, and renew hope across our island home.



CHAD LA RONDE
General Manager

On behalf of the Board,
Management & Team Members
of JPS & Partners

*With
faith, unity,
and love,
we will
rise again.*

JPS & Partners Hosts 70th Annual General Meeting



On Wednesday, July 23, 2025, JPS & Partners Co-operative Credit Union Ltd. held its 70th Annual General Meeting at the AC Kingston Hotel. The hybrid event welcomed members both in person and via Zoom, ensuring broad participation and engagement.

The meeting was chaired by President Kim Robinson, who led discussions on the Credit Union's performance, strategic direction, and continued commitment to member service. The board members elected to serve for the 2025-2026 year are:

The Members of the Board



KIM ROBINSON
President



DAVID FLEMING
Vice President



SHERYLL BROWN
Secretary



TIMAIN CAMPBELL
Assistant Secretary



PATRICK DAVIDSON
Treasurer



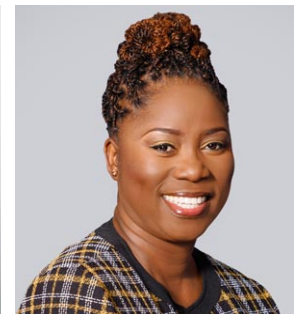
WINSTON DELAHAYE
Assistant Treasurer



PAULSTAN FRANCIS
Director



DONOVAN CUNNINGHAM
Director



NATALIE SPARKES
Director

The AGM provided an opportunity to reflect on achievements, share future plans, and reaffirm the Credit Union's dedication to financial empowerment and community development.

Celebrating Excellence

JPS & Partners Co-operative Credit Union Scholarship Awards Ceremony 2025



JPS & Partners Cooperative Credit Union's 2025 Scholarship and Bursary recipients beam with pride at the 2025 Scholarship Awards Luncheon.

JPS & Partners Co-operative Credit Union Ltd., proudly serving Jamaicans since 1956, continues to champion education through its Annual Scholarship Programme. On Friday, August 15, 2025, the Credit Union hosted its Scholarship Awards Ceremony at Swallowfield Chapel, celebrating twenty-seven (27) years of empowering students and families through financial support and academic recognition.

This year, forty-eight (48) deserving recipients were awarded scholarships, representing an investment of over \$3.7 million. These awards are not only a testament to academic excellence but also a commitment to sustained support, as recipients continue to benefit annually once they maintain the required academic average.

This year's event was graced by Dr. Kasan Troupe, JP, Permanent Secretary in the Ministry of Education, Skills, Youth & Information, who delivered an inspiring keynote address. The ceremony highlighted our commitment to supporting academic achievement and national development through three key initiatives:

- **Founders Scholarship:** Honouring our founding members, this scholarship supports two first-time tertiary students pursuing a Bachelor's degree at a local accredited institution.
- **PEP Bursaries:** Awarded to students who are members of our Treasure Chest Savers Club and have successfully completed the Primary Exit Profile (PEP) exams.
- **Special Bursaries:** In partnership with Central Branch All Age School, three students who have successfully completed their PEP exams receive bursaries.

The Scholarship Programme is more than a financial initiative – it is a long-standing investment in Jamaica's youth, promoting financial literacy, academic achievement, and community impact.



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Conditions Apply

CARE-A-BIT FUND

Easing the Burden When It Matters Most!

Life happens and when it does, we are here for you.



The **Care-A-Bit Fund** is designed to support members facing financial hardship due to natural disasters, major illnesses, or other serious financial challenges.

Whether it's a storm, surgery or an unexpected setback, eligible members can receive financial support through grants.

For more information, speak to a Representative TODAY!

We Care!

STAY CONNECTED

Updating Your Account is a Breeze!

Just fill out the Member Update Form and share your supporting documents such as a valid ID, proof of address, or marriage certificate.

You can access the form on our website or visit any of our offices.

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STAY CONNECTED.**

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- ✓ Promotion starts May 5, 2025.

Contact Us

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- Backup power systems
- Storm Recovery Expenses & more!

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Manchester Kingston Kingston 10 St. Catherine 876-968-1115
@JPSPCREDITUNION WWW.JPSCU.COM CONDITIONS APPLY

Rebuild with Confidence!

After the recent disaster, we are here to help you recover and prepare for the future. Get up to \$100K unsecured or \$2M secured for repairs, emergency supplies, and storm recovery needs.

One loan, multiple solutions—apply today!

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.

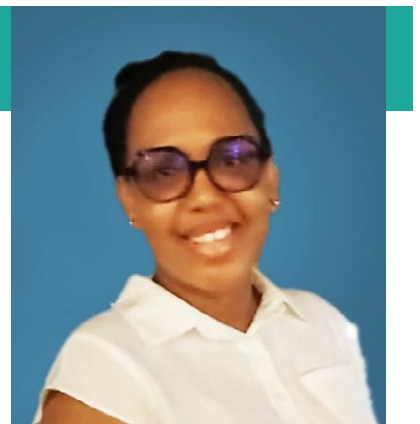
Welcome Necola Wilson!

Say hello to our newest Marketing team member, **Necola Wilson**, your friendly **Business Development Officer**. She is bringing the energy, the products, and the answers to all your Credit Union questions.

Do you need Necola to visit your office on our next location visit? Tell us!

Send an email to nwilson@jpscu.com or call 876-383-8026 and let us know where you would love the team to show up!

Making meaningful connections. Meeting you right where you are.



PLAN AHEAD FOR A *Joyful Christmas!*

Start saving today with our Christmas Savings Plan and enjoy stress-free holiday shopping. **Your funds will be available in November 2026**, just in time to make the season magical.

Start Early. Save Smart.
Celebrate Big!



CONDITIONS APPLY

• HEAD OFFICE • OCEAN BLVD.
• KIRKVINE • EWARTON

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Your upgraded online banking journey starts now!

Benefits of Joining a Credit Union

Being a member of JPS & Partners Co-op Credit Union offers numerous advantages:

- As a member, you are a co-owner of the credit union.
- Every member has equal voting rights, with one vote each, regardless of the amount in savings.
- Members can exercise their democratic right to influence how the credit union is managed.
- Members also share in any annual surplus generated by the credit union.
- JPS & Partners now provides a variety of financial services, often comparable to those offered by other financial institutions.
- Members have a say in the types of services we should offer.
- JPS & Partners promotes the habit of saving by encouraging thrift among members.
- JPS & Partners allows members to save directly and conduct transactions through salary deduction facilities. Additionally, life savings and loan protection insurance are available at no cost to members.

CONTACT US

HALF WAY TREE | OCEAN BOULEVARD | EWARTON | KIRKVINE

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