

CREDIT UNION LiNK

DECEMBER 2025
Vol. 23 Issue 2



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



It's
Timmmmmmmeeeee!!





Season's Greetings

from our General Manager - **Chad La Ronde**

Dear Valued Members,

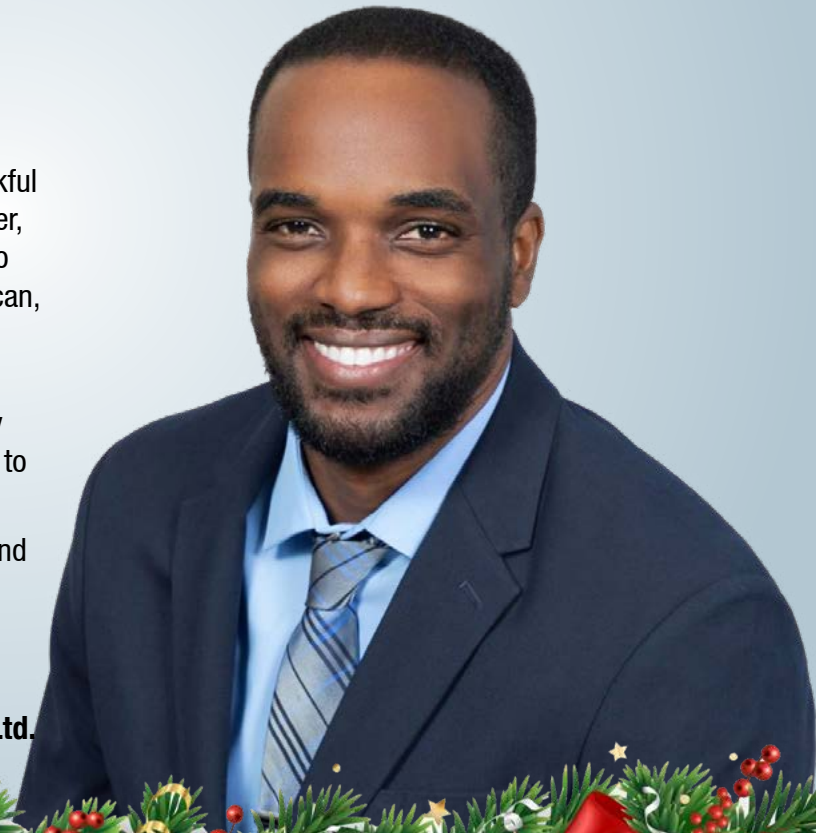
As we come to the close of another year, I extend warm Christmas greetings on behalf of the Board of Directors, Management, and Staff of JPS & Partners Credit Union.

This season invites us to reflect with gratitude. Despite the challenges brought on by the passage of Hurricane Melissa, our spirit of hope and resilience remains strong. We are thankful that, as a community, we continue to rise, support one another, and look ahead with optimism. While we celebrate, let us also remember those most affected by the storm and, where we can, extend a helping hand.

Thank you for your continued trust and confidence in JPS & Partners as your premier financial partner for life. Your loyalty drives our commitment to service excellence and inspires us to build even stronger relationships for the year ahead.

From our Credit Union family to yours, we wish you a joyful and meaningful Christmas and a prosperous New Year.

Merry Christmas from the Management, Staff, and Board of Directors of JPS & Partners Cooperative Credit Union Ltd.



We want to hear from YOU!

As we wrap up 2025, your feedback is the best gift you can give us. Help us make 2026 even better!

Scan the QR code and complete our Member Satisfaction Survey before December 31, 2025.

It only takes a few minutes, and your voice helps us keep delivering the service you deserve. Together, we will make next year brighter!

Love, Your Financial Partner for Life



SCAN ME



The

Gift

of Peace of Mind

Members Share Their Journey

Life is full of unexpected moments, and planning ahead can make all the difference. The Family Indemnity Plan (FIP) is designed to give you peace of mind, knowing that your loved ones are protected during life's most difficult times.

We asked our members to share their experiences and thoughts about the FIP. Here's what they had to say.



Barbara Anderson

I am a Credit Unionist at heart. When the Family Indemnity Plan was first introduced, I decided to get it because it is a good plan and the application process is easy. When my father died, I received the benefit with no stress. I knew where the money was coming from, and that gave me all the peace of mind I needed. The FIP has its benefits, it's easy on the pocket, and you can tailor it to fit your budget.



Dwight Neufville

The Family Indemnity Plan was recommended to me, and I'm glad I signed up. When my father passed away, the process was quick and covered all the funeral expenses. I would definitely recommend it because in times of need, the FIP is there for you. My advice? Take as much coverage as you can manage, as costs keep rising, and you never know when you will be in need of that benefit.



Lisa and Serene Kennedy

Lisa: We chose the Family Indemnity Plan because of my dad's connection with Kirkvine Works."

Serene: When my husband passed away, the Credit Union was there for us, and it was easy to keep the plan going. I've continued contributing because it gives me peace of mind. I would definitely recommend the FIP. It is affordable, valuable, and offers security when you need it most.

My advice? Don't wait.

Sign up immediately because you never know when you'll need it.



UNDER THE SPOTLIGHT

Your Christmas 2026 Starts Now!

Join our Christmas Savings Plan and make next year's celebrations stress-free! Save any amount monthly and enjoy competitive interest, just in time for Christmas 2026!



CHRISTMAS SAVINGS PLAN

START NOW CELEBRATE LATER!

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

Make this Christmas extra special without the stress!

Our Christmas Combo Loan gives you **up to \$200K** with a fixed interest rate! NO credit check or DSR required! It's the perfect way to unwrap the joy of the season.

Apply today and celebrate in style!



CHRISTMAS COMBO LOAN

- UP TO **200K**
- 21.99%** FIXED INTEREST RATE
- UP TO 24 MONTHS TO REPAY
- NO CREDIT CHECK
- + NO DSR

CONDITIONS APPLY

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

UNDER THE SPOTLIGHT

Be Ready When Disaster Strikes!

Our Disaster Prep & Recovery Loan gives you up to \$2 Million secured or \$100K unsecured to protect what matters most.

Access funds for emergency supplies, home reinforcement, water storage, repairs, backup power systems, and storm recovery expenses.

All in one flexible solution!

SAVE as you REPAY!

Apply today and secure peace of mind for you and your family.

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

One Loan Multiple Solutions

DISASTER PREP & RECOVERY LOAN

- Unsecured \$100K
- Secured \$2M

Access Funds for:

- Emergency Supplies
- Water Storage
- Home Reinforcement
- Repairs
- Backup power systems
- Storm Recovery Expenses & more!

SAVE as you REPAY!

KIRKVINE Kirkvive Works, Manchester
OCEAN BOULEVARD Shop 18, 12 Ocean Blvd., Kingston
HALF WAY TREE 65 1/2 Half Way Rd., Kingston 10
EWARTON Ewarton Works, St. Catharines

Contact US: 876-960-1304-5; 876-968-3700; 876-968-1115
CONDITIONS APPLY

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

HOME OWNERSHIP MADE EASY

Flexible Property Financing for YOU!

- UP TO 40 YEARS TO REPAY
- 1% PROCESSING FEE
- UP TO 97% FINANCING
- ONLY 1% SHARES REQUIRED
- NHT JOINT FINANCING AVAILABLE
- LOANS AVAILABLE TO COVER FEES AND CLOSING COSTS
- Use the CRTD LOAN TO ASSIST WITH YOUR DEPOSIT

BORROW UP TO **\$40M** PER COUPLE

GET YOUR PRE-APPROVAL TODAY!

- Submit your last two monthly paystips
- Complete our loan application form

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Conditions Apply

Turn Your Dream Home into Reality!

With our Flexible Property Financing, owning your home has never been easier.

- Up to 97% financing
- Repayment terms up to 40 years
- Only 1% shares required
- NHT joint financing available

Plus, loans available to cover fees and closing costs, and just 1% processing fee!

Get pre-approved today and start building the future you deserve.

Apply now and make home ownership simple!



Celebrating

Credit Union Week 2025 Cooperation for a Prosperous World



During Credit Union Week 2025, the JPS & Partners Co-operative Credit Union Limited family proudly joined Credit Unions across Jamaica and around the globe in celebrating the unique spirit of the cooperative movement. This year's global theme, "Cooperation for a Prosperous World," reflected the essence of unity and mutual support that defines Credit Unions everywhere, putting people before profit and prosperity within everyone's reach.

Journey through the memorable moments of Credit Union Week 2025.



Sunday, October 12, 2025

We started Credit Union Week 2025 with gratitude and fellowship at the National Church, joining cooperators across Jamaica to give thanks for years of service to our members and communities.



Monday, October 13, 2025

We reinforced our commitment to education and youth empowerment by donating to partner schools across the island. These visits gave us the opportunity to connect with students and educators, reminding them that we are their trusted financial partner for life.



Tuesday, October 14, 2025

On Tuesday, we kicked off the day with a radio interview where our Business Development Manager highlighted the enduring importance of Credit Unions in Jamaica and how JPS & Partners empowers members through education, innovation, and people-focused service. We ended the day with our webinar, 'Prosperity: Home Ownership Matters,' featuring an attorney-at-law and an NHT representative who shared legal insights and benefits to help members achieve their dream of owning a home.



Wednesday-Thursday, October 15-16, 2025

On Wednesday and Thursday, members across all branches enjoyed Appreciation Activities with booths from partners like CUNA Caribbean, PICA, car dealerships, and real estate professionals. They also received free health checks, played Prize Wheel games, and took home branded tokens as a gesture of our gratitude for their loyalty.



Friday, October 17, 2025

On Friday, we closed the week with an exciting Social Media Extravaganza, where members joined fun trivia games online to win prizes. The virtual energy matched the warmth and enthusiasm felt across our branches throughout the week.





HAPPY RETIREMENT!

Celebrating

Marcia Lewis

A Legacy of Service and Care



Affectionately known as “Donna,” Marcia Lewis has been a pillar of JPS & Partners Credit Union for decades. Her journey included roles such as Admin Assistant, Accounts Payables, Member Care, and Credit Officer, where she managed the FIP Portfolio and even assisted members in preparing wills. She also served as Chief Union Delegate for over 28 years and sat on the Member Relations Committee, always championing the needs of members and staff alike.

Marcia’s dedication went far beyond her official duties. She was known for quietly helping those in need, caring for the elderly, and visiting long-time retired members to ensure their well-being. Her passion for antiques, paintings, and flowers reflected her vibrant personality. She was friendly, outspoken, determined, and always ready to lend a helping hand. She encouraged young people, offered financial advice to members and their children, and supported personal growth and financial development.

Her warmth and generosity touched countless lives, and she raised her daughter with the same love and care she showed to our members. Marcia’s retirement marks the close of an extraordinary chapter, but her legacy of compassion and commitment will continue to inspire us all.

Meet our New Staff



Name:
Raheema Fray
Title:
Investment Officer
Favourite dish for the holidays?
Curry Goat with Rice & Peas



Name:
Mauva Spence
Title:
Office Attendant
Favourite dish for the holidays?
Rice and peas with Baked chicken.



Name:
Necola Wilson
Title:
Business Dev. Officer
Favourite dish for the holidays?
Pot Roast Beef with Mac & Cheese Garden Salad.



Name:
Robert Carr
Title:
Senior Accountant
Favourite dish?
Everything!



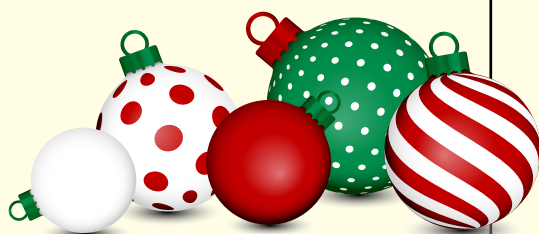
Name:
Joel Kelly
Title:
Member Service Representative
Favourite dish?
Lasagna



Name:
Michelle Barnett
Title:
Human Resources & Admin. Officer
Favourite dish for the holidays?
Curry goat with Gungo rice and peas with a slice of Ham



Name:
Romaine Tucker
Title:
Member Support Representative
Favourite dish for the holidays?
Pot Roast Pork with potato salad and a glass of sorrel wine



100

YEARS

Celebrating a Century: Honouring Our 100-Year-Old Member



On December 6, we proudly celebrated a remarkable milestone: the 100th birthday of Mr. Lloyd Menford Mordecai, one of the key founding members of JPS & Partners Co-operative Credit Union. Mr. Mordecai's vision and dedication helped lay the foundation for the Credit Union we know today. From guiding its early development to championing modernization, his leadership has left an enduring legacy of service and progress.



To honour this incredible achievement, our team visited Mr. Mordecai at his home, presenting him with a basket of goodies as a token of appreciation, and sharing in a time of reflection with this great centenarian. His life and contributions remind us that commitment and community spirit can truly stand the test of time.

Chad La Ronde, General Manager, basks in a once-in-a-lifetime opportunity to shake the hand of this great centenarian.



Congratulations!

to JPS, one of our partner companies.

The Jamaica Public Service Company Limited (JPS) has been awarded the inaugural Utility Provider of the Year by the Consumer Advisory Committee on Utilities (CACU), in partnership with the Office of Utilities Regulation (OUR).

The honour recognises the light and power company's overall commitment to customer service, technological innovation and consistent national support.



Learning in Living Colour: A Gift That Inspires Young Minds



At Polly Ground Basic School, learning just got brighter! During Credit Union Week, JPS & Partners Co-operative Credit Union donated a television to the school, creating new opportunities for interactive and engaging lessons.

In the photo above, students are captivated by a colourful cartoon, a simple yet powerful example of how technology can transform the classroom experience. Beyond entertainment, this TV will serve as an educational tool, bringing lessons to life and helping teachers introduce visual learning that sparks curiosity and creativity.

This initiative reflects our ongoing commitment to education and community development. By investing in our children, we are investing in a future filled with possibilities.



Start 2026 **Strong** Financial Wellness tips



Create or Update Your Budget

Review your income and expenses to set realistic goals for the year. A clear budget helps you stay on track and avoid unnecessary debt.

01



04



Plan for Big Goals

Whether it's buying a home, starting a business, or saving for education, set aside funds monthly to make those dreams achievable. No dream is too big. At JPS & Partners, we are here to help you reach every goal and make it happen.

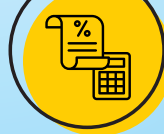
Build an Emergency Fund

Aim to save at least three months of living expenses. This cushion can protect you from unexpected events and give peace of mind.

02



05



Review Your Insurance and Investments

Ensure your coverage and investment plans align with your current needs and future goals. Connect with our Investment Officer for personalized guidance and the best plan for you.

Automate Your Savings

Automate your discipline by setting up salary deductions or standing orders to your savings account. This ensures consistency and helps you reach your financial goals faster.

03



06



Take Advantage of Member Benefits

Explore our loan products and savings options designed to help you achieve financial security and growth.



Celebrating 70 Years of Trust & Partnership

In 2026 we proudly celebrate seven decades of service, trust, and growth with you, our valued members. This milestone is more than a number; it represents the countless relationships, shared successes, and meaningful connections that have shaped our journey.

Our theme for 2026 Empowering Generations, Inspiring the Future reflects our vision to continue building bridges across generations while creating opportunities that will inspire tomorrow. As we look ahead, our goal is clear: to make every interaction count by fostering deeper, more meaningful connections with our members and communities.

Together we will continue to empower families, strengthen financial well-being, and inspire future leaders. Thank you for being an essential part of our story. Your trust fuels our purpose and your partnership drives our progress.

Here's to 70 years of impact and a future filled with possibilities.

Get Ready to Celebrate



JPS & PARTNERS
CO-OPERATIVE CREDIT UNION LTD.
Empowering Generations
INSPIRING THE FUTURE

