



JPS & PARTNERS CO-OPERATIVE CREDIT UNION LTD

CELEBRATING





WARMEST CONGRATULATIONS TO JPS & PARTNERS CO-OPERATIVE CREDIT UNION LTD



On behalf of the Department of Co-operatives and Friendly Societies, I extend warmest congratulations to JPS & Partners Co-operative Credit Union Ltd. on the celebration of its 70th Anniversary.

Established on March 16, 1956, as one of the earliest credit unions in Jamaica, JPS & Partners stands as a testament to the enduring strength of the co-operative model. From its humble beginnings of 47 members, formed out of a genuine desire to provide affordable financial support to employees, the Credit Union has grown into a dynamic and resilient institution serving thousands of members across Jamaica.

Over seven decades, the Credit Union has demonstrated prudent financial stewardship, strategic expansion, and an unwavering commitment to member empowerment. Its successful mergers, broadened membership base, and continued asset growth reflect both visionary leadership and strong governance. With assets now exceeding \$6 billion and a membership of over 13,000, JPS & Partners exemplifies sustainability and stability within Jamaica's financial sector.

Beyond its financial performance, the Credit Union's sustained investment in youth through scholarships and bursaries, and its community initiatives, reflect the true spirit of co-operation. These efforts reinforce the movement's

foundational principle: people helping people. As Registrar, I commend the Board of Directors, management, staff, volunteers and members whose dedication has preserved the integrity and relevance of this institution for seventy years. Your achievements underscore the vital role credit unions play in advancing financial inclusion, economic resilience, and national development.

May this milestone serve not only as a celebration of past accomplishments but as a springboard for continued innovation, growth, and service to future generations. Congratulations on this remarkable achievement.

Errol Gallimore
Registrar of Co-operative Societies and Friendly Societies

Congratulations

70

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CONGRATULATIONS ON 70 YEARS OF EXCELLENCE



Anniversary.

This remarkable milestone reflects seven decades of dedication to the cooperative principle of people helping people. Since its establishment in 1956, JPS & Partners Credit Union has grown from a small group of committed members into a strong and respected financial institution serving a diverse and expanding membership.

Over the years, the Credit Union has demonstrated resilience, innovation, and strategic leadership, expanding its membership, strengthening partnerships, and successfully integrating mergers that have enhanced its capacity to serve members across Jamaica.

On behalf of the Jamaica Co-operative Credit Union League (JCCUL), the Caribbean Confederation of Credit Unions (CCCU), and the entire credit union movement in Jamaica, I extend warmest congratulations to JPS & Partners Co-operative Credit Union Limited as it celebrates its 70th

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CONGRATULATIONS ON YOUR

70th

ANNIVERSARY

The team at Jamaica Collection & Recovery Services Ltd. extends warm congratulations to JPS & Partners Co-operative Credit Union Ltd. on your 70th Anniversary. Wishing you continued success and many more years of excellence and service.

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Continued from page 2

in its mission to improve the financial well-being of its members and their families.

The credit union movement in Jamaica is stronger because of the contribution of institutions like JPS & Partners. Its commitment to service, financial empowerment, and cooperative values continues to inspire confidence in the power of collective action.

As we celebrate this important anniversary, we commend the Board, management, staff, and members for their dedication and vision. May the next chapter bring continued growth, innovation, and even greater impact in the lives of the members and communities you serve.

Congratulations on 70 years of excellence and service to the cooperative movement.

Andrea Messam
President- Jamaica Co-operative Credit Union League (JCCUL)
President Caribbean Confederation of Co-operative Credit Unions (CCCU)

WARMEST CONGRATULATIONS TO JPS & PARTNERS CO-OPERATIVE CREDIT UNION LTD



Seventy years of sustained impact is a remarkable milestone; one that speaks to disciplined leadership, cooperative strength, and the enduring trust of our members. On behalf of the Board of Directors, I am proud, and deeply grateful, to celebrate this Anniversary with the generations who have entrusted JPS & Partners Co-operative Credit Union Ltd. with their financial well-being since 1956.

Our 70th Anniversary theme, "Empowering Generations, Inspiring the Future," reflects the stewardship that has guided us through decades of growth, transformation, and resilience. Through strong corporate governance, regulatory compliance, prudent oversight, and strategic direction, we have safeguarded the assets placed in our care while ensuring sustainable progress for the institution.

This milestone is not solely about longevity. It is about responsible leadership, transparency, and shared prosperity. It is about volunteers who have served faithfully, employees who have delivered excellence, and members whose loyalty has strengthened our foundation year after year.

As we honour our past achievements, we remain committed to protecting the integrity of this institution and positioning it for continued success. Together, we will continue to build a legacy that serves today's members and inspires generations yet to come.

Kim Robinson
President of JPS & Partners

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JTA Co-operative Credit Union Limited

Congratulations
TO JPS & PARTNERS CO-OPERATIVE CREDIT UNION ON YOUR

70th ANNIVERSARY

For seven decades, JPS & Partners Co-op Credit Union has embodied the co-operative principle of "people helping people" by empowering members through shared ownership and service.

We salute this significant milestone and wish you continued success and impact for generations to come.

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 Serving Our Members... Impacting Lives Positively



OUR 70TH ANNIVERSARY THEME, "EMPOWERING GENERATIONS, INSPIRING THE FUTURE,"



As we commemorate 70 years of unwavering service, I am filled with profound gratitude for the generations of members who have shaped the story of JPS & Partners Co-operative Credit Union Ltd. since 1956. Ours is not simply an institutional history; it is a shared journey of families buying homes, educating children, raising living standards, weathering economic shifts, and celebrating milestones together.

Our 70th Anniversary theme, "Empowering Generations, Inspiring the Future," captures both our heritage and our ambition. For decades, we have empowered our members through sound financial solutions, meaningful community investment, strong risk management, and a commitment to innovation that keeps us relevant in a

changing world. Being recognized as the 2023 Credit Union of the Year (Medium-Sized) was not just an award. It was affirmation of what we can accomplish together.

This celebration belongs to you: our members, volunteers, employees, and partners. Your trust has been our greatest asset. As we look ahead, we do so with bold vision and steadfast commitment to building a Credit Union that will continue to inspire and uplift generations to come.

Chad La Ronde
General Manager of JPS & Partners

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JPS & PARTNERS CO-OPERATIVE CREDIT UNION LTD CELEBRATING

70 YEARS



70 YEARS STRONG: THE JOURNEY OF JPS & PARTNERS CREDIT UNION LTD.



This commemorative supplement is being produced to mark a profound milestone: seventy years of cooperative service, steady growth, and member first impact. In telling this story, we are not simply looking back at “what happened.” We are honouring people: members, employees, volunteers, and partners, who built an institution dedicated to helping Jamaicans improve their lives through shared ownership, disciplined saving, and access to fair, empowering financial support.

strengthened the Credit Union’s reach and resilience. The addition of Kirkvine Co operative Credit Union and Ewarton Works Co operative Credit Union in 2013, followed by the Collector General Co operative Credit Union Ltd. in 2016, transformed a single location operation into a network of five branches across Kingston, Manchester, and St. Catherine, a testament to the growing membership and an expanding national footprint.

Founded in 1956, the Credit Union emerged from a practical need at the Jamaica Public Service Company Limited: employees pooling their resources to support one another through a structured savings model. What began with fewer than fifty members quickly demonstrated the strength of the cooperative movement, growing within its first year and laying the foundation for what would become one of the early champions of credit union development in Jamaica.

Today, the Credit Union welcomes a diverse membership base. Eligible individuals include subscribers to electricity services; employees of corporate subscribers; employees, ex employees, and pensioners of partner companies; corporate entities with which alliances have been formed; and relatives of members, provided that each new member is at least sixteen years old. This broad and inclusive bond reflects the modern evolution of a cooperative built on accessibility and shared benefit.

Expansion over the decades reflected both opportunity and responsibility. As the electricity sector evolved, membership broadened to include partners such as Jamaica Private Power Company Ltd., Rural Electrification Programme (now National Energy Solutions Limited), and Jamaica Energy Partners. A major transformation followed in 2008, when membership extended beyond the electricity sector through a bond with Digicel Jamaica, and the organization proudly adopted the name JPS & Partners, signalling an intentionally wider family of members.

By 2024, the Credit Union’s steady evolution translated into strong performance, with total assets reaching approximately \$6.68 billion and a robust loan portfolio driving much of the growth. It is a picture of an institution that has continued to honour its founding principles while expanding its capacity to serve.

This anniversary marks not only a milestone, but a reaffirmation of our mission. With the continued support of our members and partners, JPS & Partners Credit Union is well positioned to build on its strong foundation and advance confidently into the decades ahead.

Strategic mergers further

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Celebrates with JPS & Partners on their
70th Anniversary!

MSD proudly extends warmest congratulations to JPS & Partners Co-operative Credit Union Ltd. on the remarkable milestone of 70 years of service, growth, and financial empowerment.

As you celebrate seven decades of excellence, we commend your leadership and dedication to your members.

We will continue to support your next chapter of innovation and success.

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TRANSFORMING LIVES THROUGH FINANCIAL EMPOWERMENT: CELEBRATING THE LEGACY OF DERRICK TULLOCH



Derrick Tulloch

For nearly five decades, Derrick Tulloch has been a driving force in the evolution of JPS & Partners Co-operative Credit Union Limited. His leadership, service, and commitment to financial empowerment have shaped the institution we celebrate in this 70th Anniversary year.

Mr. Tulloch joined the Credit Union in 1976, quickly rising through the Supervisory Committee to become Chairman. By the mid 1980s, he was elected to the Board, serving as Assistant Treasurer and then Treasurer, laying the foundation for modernization and accountability. His focus on building human capital saw employees supported in pursuing higher education, while improved office facilities, working conditions, and compensation strengthened staff engagement and service delivery.

He spearheaded operational modernization, introducing computerization of accounts and governance practices such as timely Annual General Meetings, strategic retreats, and enhanced member participation. Under

his guidance, the Credit Union expanded its product offerings, refined its branding, and acquired properties that improved member access.

Appointed President in 2000, Mr. Tulloch's tenure was transformative. He broadened the Credit Union's bond to include partners such as Digicel and Private Power, and led the rebranding to JPS & Partners Co-operative Credit Union Ltd. His stewardship ensured consistent dividends, strong reserves, and compliance with regulatory changes. Strategic mergers expanded assets, membership, and services, while advances in technology and volunteer development strengthened institutional capacity. Governance standards were elevated through training and international exposure for Directors and volunteers. Beyond finance, Mr. Tulloch championed community programmes including the Care A Bit Fund, literacy initiatives, early childhood support, summer programmes, and scholarships. Under his leadership, the Credit Union won Best Annual Report at the 2001 League AGM. His influence extended nationally and regionally, serving as President of the Jamaica Co-operative Credit Union

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League, Chairman of CUFMC (now CUMAX), and Director of the Caribbean Confederation of Credit Unions. In 2024, he received National Honours for over 40 years of service to the movement.

Mr. Tulloch shares: "It is in seeing our members acquire a roof over their head and achieve financial empowerment." His legacy continues to inspire the Credit Union he helped build; an institution transforming lives since 1956.

Reflecting on his greatest joy,

HONOURING A LEGACY OF EXCELLENCE: JOYDENE JARRETT



Joydene Jarrett

Graceful. Sophisticated. Thorough. Diligent. Tenacious.

"For we are God's handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do."
— Ephesians 2:10

We proudly recognize and celebrate Joydene Jarrett for her distinguished and faithful service to JPS & Partners Co-operative Credit Union Limited. Her journey with the Credit Union began in January 2004, when she joined the organization as a Credit Officer. Just over a year later, in

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JPS & PARTNERS CO-OPERATIVE CREDIT UNION LTD CELEBRATING

70 YEARS



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year later, in October 2005, she stepped into the role of General Manager, a position she held with exceptional dedication until her well earned retirement in June 2024.

Across two decades of unwavering service, Joydene exemplified leadership of the highest calibre. Her deep and comprehensive knowledge of the Credit Union's operations (spanning multiple departments), made her an anchor throughout years of change, growth, and transformation. Guided by her sharp analytical mind and strategic foresight, the Credit Union evolved into a multi billion dollar institution and a respected leader within the medium-sized credit union sector.

Joydene's leadership style was marked by meticulous attention to detail, a

excellence, grace, and integrity that defined her career will continue to shine in every new chapter she embarks upon. We wish her continued joy, fulfillment, and abundant blessings in the journey ahead, trusting that God will

continue to do great things in and throughout her life. We honour you, Joydene! We honour your leadership, your legacy, and your immeasurable contribution to our Credit Union's story.

disciplined approach to every task, and a commitment to excellence that set the standard for all who served alongside her. Her passion for the Credit Union was reflected in every decision she made, every challenge she navigated, and every initiative she championed. Her legacy is defined not only by measurable success, but by her integrity, her work ethic, and her devotion to the members and staff she served.

It is no coincidence that during her leadership, the Credit Union earned significant industry recognition, including the 2023 Paul Thompson Credit Union of the Year and the inaugural 2023 Lorrel Bruce Trophy for Service Excellence. These achievements speak directly to the strength of her stewardship and the lasting impact of her contributions.

As Joydene embraces the blessings of retirement, we are confident that the same

A LANDMARK ACHIEVEMENT: JPS & PARTNERS WINS 2023 MEDIUM SIZED CREDIT UNION OF THE YEAR



Awards matter most when they reflect what members already know in their hearts - when national recognition aligns with everyday experience. That is why JPS & Partners Co operative Credit Union's triumph at the Jamaica Co operative Credit Union

League's 83rd Annual General Meeting and Awards Banquet on June 1, 2024 stands as one of the most meaningful milestones in our storied history.

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At that prestigious event, JPS & Partners proudly received two major national honours:

- The Paul Thompson Credit Union of the Year Award (Medium-Sized Category)
- The inaugural Lorrel Bruce Award for Service Excellence

Together, these awards affirm the Credit Union's strength, relevance, and commitment to Jamaica's cooperative movement.

Excellence Recognized on All Fronts

The Credit Union of the Year designation is one of the most respected distinctions within the national movement. It reflects not one achievement, but an entire ecosystem of performance:

governance discipline, operational resilience, product relevance, responsible growth, and strong member experience outcomes.

Honouring the People Behind the Success

The Paul Thompson Award was a first-time win for the Credit Union, tying it to decades of effort by staff, directors, volunteers, and loyal members "from 1956 to present." This generational perspective captures the true spirit of the moment, a victory built by many hands, many hearts, and many years of steady commitment.

The Service Excellence Award carries its own weight. Service distinctions are not earned by accident; they require culture, training, empathy, and consistency. The Credit Union acknowledged the award with humility, emphasizing that while being honoured is meaningful, the real responsibility lies in continuing to deliver

excellence every day.

A Perfect Moment in Time

What makes these achievements especially powerful is their timing. The awards were perfectly aligned with its 70th Anniversary, highlighting the fact that legacy and forward movement are happening at the same time.

To be named Credit Union of the Year on the eve of such a historic milestone sends a clear message: the institution is not only honouring its past. It is excelling in its present and preparing confidently for its future.

As JPS & Partners celebrates 70 years of cooperative service, these awards stand as national confirmation of who we are: A Credit Union built by its members, strengthened by its people, and guided by a mission of empowerment that continues to inspire.

INVESTING IN FUTURES: THE CREDIT UNION'S LEGACY OF SCHOLARSHIPS AND EDUCATIONAL EMPOWERMENT

Investing in Education, Empowering Generations

For seventy years, JPS & Partners Co operative Credit Union has remained rooted in the belief that true empowerment begins with opportunity. Among its strongest commitments is a long standing investment in scholarships, bursaries, youth development, and school partnerships, initiatives that have touched families across generations.

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TIP Friendly Society
Serving You Is Our Pleasure

70

Celebrating 70 Years of Service

**TIP Friendly Society congratulates
JPS & Partners**
on 70 years of dedicated service and national impact.
Your commitment continues to power Jamaica forward.

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Continued from page 8

Supporting Families When It Matters Most

At the center of the programme is a practical, family focused approach. The Primary Exit Profile (PEP) bursary provides continuity for up to five years, easing financial pressure during critical transition years and helping families achieve stability.

Scholarships that Reflect Purpose

The Founders' Scholarships offer support for up to three years, enabling students to pursue higher education with confidence. The Carl Lyttle Scholarship underscores the Credit Union's belief in perseverance and academic excellence, supporting students who demonstrate promise and commitment.

Strengthening Schools, Building Communities

Beyond households, the Credit Union's outreach extends to schools across several parishes. Support has included resources, equipment,

school improvement projects, early childhood initiatives, and literacy programmes. Youth savers programmes further instil financial discipline and responsibility from an early age, ensuring the next generation is equipped to build empowered futures.

A Meaningful Investment

The scale of this commitment continues to grow. In 2025, the Board highlighted an annual allocation of over \$3.5 million towards scholarships and bursaries, affirming that educational support remains central to the institution's mission.

A Legacy for the Future

As the Credit Union celebrates 70 years, its scholarship programme stands as one of its proudest legacies. It reflects the belief that when families are supported, communities thrive; when children are given opportunity, nations advance. Through scholarships, bursaries, and school partnerships, JPS & Partners Co operative Credit Union continues to invest not only in members, but in Jamaica's future.



Scholarship Awards (2017)



Scholarship Awards 2024

Congratulations




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A HEART FOR SERVICE: JANET HOLNESS AND THE LEGACY OF THE FIP



Janet Holness

For seventy years, JPS & Partners Co operative Credit Union has stood on the strength of its people: those dedicated employees who quietly, consistently move the mission forward. Among them is Janet Holness, a name synonymous with commitment, compassion, and extraordinary service. Her legacy is woven into the history of our Family Indemnity Plan (FIP), a product she championed with remarkable passion and consistency, significantly shaping its growth within the Credit Union.

Janet began her journey on March 1, 1978, when she joined the then Alcan Credit Union. Over the years she embraced a range of responsibilities, growing alongside the Credit Union through mergers, expansions, and transformation. Today, she proudly serves as a Member Service Representative at the JPS & Partners Kirkvine branch, still carrying the same passion she brought through our doors nearly five decades ago.

Her introduction to the Family Indemnity Plan came in 1999, at an Annual General Meeting in St. Ann. She remembers hearing about the programme and feeling an immediate connection to its

purpose: providing families with dignity, relief, and financial peace of mind during life's most difficult moments. That day changed something for her, and Janet "never looked back."

What followed is now legendary within our organization. Janet embraced the FIP with conviction, mastering every detail of how it worked and what it offered. Her belief in the product was so strong that sharing it with members felt natural. She spoke plainly, honestly, and with heart. Members listened, and they trusted her.

Her efforts transformed the portfolio. For years, her branch received top awards for FIP performance, reflecting the impact of her outreach and her discipline. One of her proudest achievements was earning a well deserved incentive trip to Las Vegas, Nevada, a celebration of excellence earned through diligence and genuine member care.

Janet's success was rooted in her approach:

- She knew the product deeply - every benefit, every requirement.
- She communicated simply and truthfully.

- She carried FIP forms everywhere, always ready to help a member enroll.
- She visited members' homes, met their families, and shared information face to face.
- She believed in the "law of repetition" - consistent, friendly reminders that kept the product top of mind.
- She treated members not as clients, but as family, many of whom she knew on a first name basis.

continues to transform families' lives.

As JPS & Partners marks its 70th Anniversary, we asked Janet to share a word of advice for younger team members stepping into the legacy she helped build. Her answer was simple, yet profound:

"Remain focused. Staying focused will always keep you on the right path."

That personal touch strengthened trust and built relationships that shaped the FIP's success. Today, members have access to 11 coverage options, with benefits up to \$2 million per insured, all through an affordable monthly premium - coverage that

Today, we proudly celebrate our team member Janet Holness: FIP veteran, dedicated team member, quiet powerhouse, and a true champion for our members. Her journey reflects everything our Credit Union stands for: service, trust, community,



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JPS & PARTNERS

CO-OPERATIVE CREDIT UNION LTD.

Your Financial Partner For Life 

70th Anniversary



HAPPY RETIREMENT MARCIA!



Marcia Lewis

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.

BJ STAFF CO-OPERATIVE CREDIT UNION LIMITED
"Your Financial Success is Our Business"

Warmest CONGRATULATIONS

JPS & Partners Co-operative Credit Union Limited
 on the celebration of your 70th Anniversary

For seven decades, you have been a pillar of financial empowerment, trust, and community partnership—uplifting members, building and supporting dreams, and strengthening livelihoods. Your enduring commitment to co-operative values and member-focused service is a testament to your visionary leadership and collective dedication.

May this milestone not only mark a celebration of past achievements, but also signal the beginning of even greater growth, innovation, and impact in the years ahead.

Here's to 70 years of excellence —and many more to come!



Empowering Possibilities

The JMMB Group congratulates JPS & Partners Co-operative Credit Union on 70 years of dedicated service. Your commitment to lighting the path to financial well-being for your members and communities continues to shine brightly.

jm.jmmb.com



Your Best Interest At Heart.



HONOURING A CENTURY OF SERVICE: CELEBRATING MR. LLOYD MENFORD MORDECAI

On December 6, 2025, JPS & Partners Co-operative Credit Union Ltd. proudly celebrated a truly extraordinary milestone: the 100th birthday of Mr. Lloyd Menford Mordecai, one of the founding pillars on whose vision our institution was built. Mr. Mordecai played a defining role in shaping the early direction of the Credit Union, guiding its development with wisdom, foresight, and an unwavering belief in the power of cooperation.

Even at one hundred years old, Mr. Mordecai remains remarkably sharp, thoughtful, and deeply engaged. Conversations with him feel like stepping back in time: offering a living, personal account of the Credit Union's formative years. As he reflects on the challenges and triumphs of those early days, his

words continue to inspire, reminding us of the determination, discipline, and community spirit that formed the backbone of our cooperative movement.

To honour this momentous occasion, members of our team visited Mr. Mordecai at his home. The visit was a heartwarming time of reflection with a centenarian whose legacy endures in every member served, every milestone passed, and every life improved through the work of the Credit Union.

His story affirms that vision, service, and purpose truly stand the test of time.



Lloyd Mordecai, Camille Archibald (Business Dev. Manager) & Chad La Ronde (General Manager)

Manchester Co-operative Credit Union (1977) Ltd.

Manchester Co-operative Credit Union (1977) Ltd.

Manchester Co-operative Credit Union (1977) Ltd.

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70 Years of stellar service to its Members and the Community.

Happy 70th Anniversary

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Celebrating Lloyd Menford Mordecai's Contribution to JPS & Partners

Celebrating 70 Years of **Empowerment**



The **JPS & Partners Co-operative Credit Union** has been more than a financial institution — it has been a partner in dreams, progress, and prosperity.

Congratulations on 70 remarkable years of uplifting your members and contributing to Jamaica's growth and development.

**Here's to the legacy you've built—
and the brighter future ahead!**



IN LOVING MEMORY OF ALBERT "TONY" DAWKINS

One of the longest serving Vice-Presidents of the Credit Union, Albert "Tony" Dawkins was an extraordinary volunteer of the Credit Union. An empathetic, relatable and supportive leader, Albert had a passion for the members of the Credit Union. Out

of that passion for service and outreach to members, he was instrumental in establishing the Member Relations Committee, through which his creative spirit and thorough approach caused the Credit Union to experience tremendous growth.

Albert served on numerous committees and used his engineering skills and expertise to supervise capital expenditure of the Credit Union. Albert will be remembered for his warm, caring approach and his genuine love for people. Albert Dawkins, your legacy lives on.



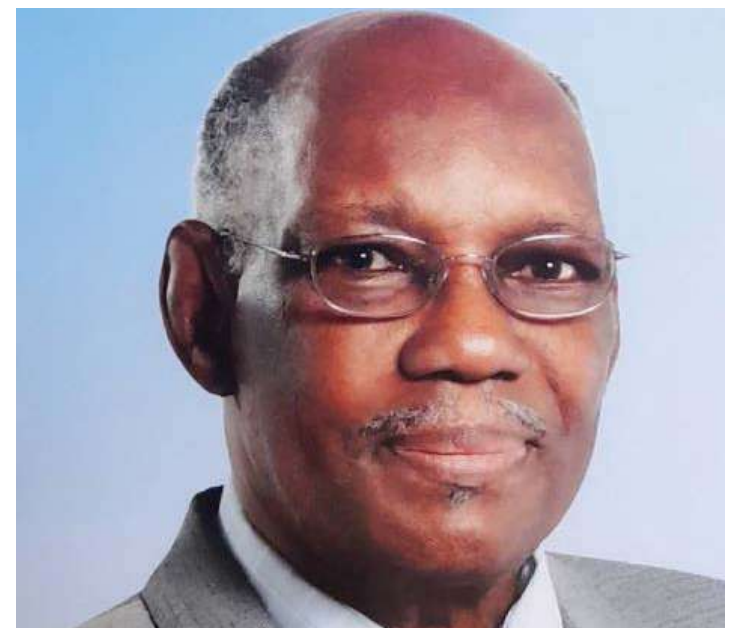
Albert "Tony" Dawkins

IN LOVING MEMORY OF ALBERT "BERTIE" MORRIS

We honour the life and legacy of Albert "Bertie" Morris, a distinguished Founding Member and Past President whose dedication helped shape the foundation of our Credit Union. His years of service on the Board and various committees demonstrated unwavering commitment, visionary leadership, and a deep passion for the growth and empowerment of our movement.

Mr. Morris' transformative guidance was instrumental in leading the Credit Union through significant milestones. His generous spirit, integrity, and steadfast devotion will continue to inspire all who follow in his footsteps.

May his memory continue to live on through the lives he touched and the institution he helped to build.



Albert "Bertie" Morris

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