

# PPCCUL NEWSLETTER

VOLUME: 25/01



**POSTAL AND PARTNERS  
CO-OPERATIVE CREDIT UNION LTD.**



- 1. CPD Online Winner      2. Credit Union of the Year      3. Runner Up – Corporate Social Responsibility**

## YOUR CREDIT UNION WON CREDIT UNION OF THE YEAR 2023

### Top News

#### AS A FINANCIAL INSTITUTION WE ARE REGULATED

*We are updating our processes in order to remain compliant as a financial institution.*

Upon your next transaction, we ask that you complete your forms.

### 3 REGULATORY FORMS REQUIRED FOR ALL MEMBERS



#### Self Certification Residency Form

By signing this form the credit union will be able to report to our regulators where our members resides/lives.



#### Transaction Indemnity Form

By signing this form, you authorize the credit union to process transactions on your behalf when instructions are given via Telephone, Email, WhatsApp or Text Message.

Transactions will not be processed without your instruction or approval.



#### Consent of Data Subject Form

By signing this form, you give consent to the Credit Union to process your personal data such as your name, address, date of birth etc. **ONLY** for transaction processing.

You also give consent to the Credit Union to send you Emails, WhatsApp, Text Messages or Phones Calls promoting its products and services.



876-930-6998  
876-928-1692 | 876-930-7893



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55 South Camp Road  
Kingston 4



# Meet the Board of Directors



**WILBERT BROWN**  
PRESIDENT



**OMAR PENNANT**  
VICE PRESIDENT



**SHELDON GRAHAM**  
TREASURER



**JOEREEN MCLEAN**  
SECRETARY



**SANDRA CAMERON**  
ASST. TREASURER



**JANICE BOXX**  
ASST. SECRETARY



**CLARENCE FRATER**  
DIRECTOR

## Meet the Credit Committee



**STERLING HOWARD**  
CHAIRPERSON



**KEDISHA JOHNSON**  
SECRETARY



**RHONA RANKINE-JOHNSON**  
MEMBER



**MARCIA SKERVIN**  
MEMBER



**CHRISTOPHER BERNARD**  
MEMBER

## Meet the Supervisory Committee



**KLEMARR JOHNSON**  
CHAIRPERSON



**STACIA BROOK**  
SECRETARY



**RICARDO MOTT**  
MEMBER



**ALCÍA RILEY**  
MEMBER



**DEVON DEWNEY**  
MEMBER

## THE INFORMATION CORNER THE CREDIT BUREAU - CREDIT REPORT



A credit report is a detailed report of your financial history that plays a critical role in determining your ability to access loans, credit cards, and other financial services.

Your credit report allows you to understand your credit history. You can better manage your debt, improve your credit score and create a more stable financial future.

Postal and Partners Co-operative Credit Union Limited will commence generating credit reports within the 3<sup>rd</sup> Quarter of 2025.

## WHAT DO YOU KNOW ABOUT DEBT SERVICE RATIO?



Debt Service Ratio (DSR) is a key financial metric used to evaluate a borrower's ability to manage their debt obligations. It compares a person's total debt payments to their gross income/salary.

In essence, it helps to determine whether a borrower has the capacity to take on an additional debt. Having a good debt service ratio improves your loan eligibility, lowers your risk of over borrowing, allows for proper budgeting and supports your long-term goals.

Postal and Partners Co-operative Credit Union Limited will commence calculating debt service ratio for its members soon within the 3<sup>rd</sup> Quarter of 2025.

## FEATURED PRODUCT



POSTAL AND PARTNERS  
CO-OPERATIVE CREDIT UNION LTD.

## ASK US ABOUT OUR FIXED DEPOSIT SAVINGS PLAN

### PLAN FEATURES:

- ✓ Minimum Investment \$10,000
- ✓ Fixed funds for 60, 90, 180 or 360 days
- ✓ Guaranteed interest at maturity
- ✓ Unlimited investments
- ✓ Use your savings as security to access a loan

*Put dung yuh  
money and  
mek it grow!*



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