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### Dear Valued members:

It is the start of a New Year, and so much has happened in the world, and in Jamaica over the past weeks. The Coronavirus Covid-19 global pandemic has resulted in reduced export earnings, weakened production performance and a falloff in investments globally.

While it is too early to fully grasp the impact of the virus, the challenge will be to return in the shortest possible time to normality, growth and development.

There is a great sense of unease everywhere, and I am reaching out to you to confirm our strong commitment to you during the ongoing coronavirus situation. The health and wellness of our employees and our members remains our top priority and we are doing everything we can to keep the virus out of our offices.

We have ramped up our cleaning and sanitation efforts, to ensure that frequently touched areas are sanitized more often than normal. Each member who visit our branches can expect to have their hands sanitized before transacting any business activities, and we encourage you to use our Online Banking platform where possible.

We would also like to reassure you that as a company we are resilient. Over the past 52 years, we have seen – and mastered – many challenging moments and we are convinced that we will overcome this one too.

While this remains a developing situation, our operational hours have been temporarily adjusted to better serve you between the hours of **10am-2pm Mondays to Fridays (all branches) and on Saturdays at our Portmore branch.**

2019 was a rewarding year for the Credit Union. As at December 31, 2019, unaudited financials have shown that we ended the year with over **\$2.6B in Total Assets, \$1.6B** was granted in loans, our **Savings and deposits portfolio now stands at \$1.79B** and our membership increased by over **850 new members** bringing our **total membership to over 10,000**. We could not have done this without you, and I want to thank you for your continued support

While we prepare for the coming months ahead with some amount of uncertainty, experience has shown that that we are resilient and will bounce back from this crisis. With all similar events, this too shall pass.

Best Wishes for 2020.

# EASI-ACCESS LOAN INCREASE



ACCESS UP TO \$1.875M  
with our  
**EASI-ACCESS  
LOAN**  
45 months to repay  
\*conditions apply  
\*Effective March 18, 2020\*

The *Easi-Access loan* has now been Increased to \$1.875M as at March 18, 2020.

The loan duration has also increased to 45 months.

## ***Requirements to apply:***

-2 last salary advice

Conditions apply\*\*\*

## *Employee Of The Year*



On behalf of the Management and staff, we extend heartiest congratulations to **Mr. David Clarke** on being selected among his peers as the *Employee of the Year 2019*. We hope that you will continue to display exemplary and outstanding work qualities among your peers.

## **REVISED BUSINESS HOURS**

# COVID-19 ADVISORY TEMPORARY OPERATIONAL HOURS

Please be advised of our new business hours, starting  
**Wednesday, March 25, 2020.**

## **ALL BRANCHES**

Monday - Friday: 10:00a.m - 2:00p.m

## **PORTMORE BRANCH**

Monday - Friday: 10:00a.m - 2:00p.m

Saturday: 10:00a.m - 2:00p.m



# COVID-19 TIPS

## Protect others from getting sick



Avoid close contact when you are experiencing cough and fever

Avoid spitting in public



If you have fever, cough and difficulty breathing seek medical care early and share previous travel history with your health care provider



## Protect others from getting sick

When coughing and sneezing cover mouth and nose with flexed elbow or tissue



Throw tissue into closed bin immediately after use

Clean hands with alcohol-based hand rub or soap and water after coughing or sneezing and when caring for the sick



There is no vaccine/cure for the covid-19 virus.

Your body's natural resistance will have to help you fight off any infections.

Stay hydrated, eat your vegetables and fruits, and take your vitamins to help boost your immune system.

## REDUCE YOUR RISK OF CORONAVIRUS INFECTION



Clean hands with soap and water or alcohol-based hand rub



Cover nose and mouth when coughing with tissue or flexed elbow

Avoid close contact with anyone with cold or flu-like symptoms



Thoroughly cook meat and eggs



Avoid contact with wild or live farm animals

### HEAD OFFICE

7-9 Union Square, Cross Roads Kingston 5  
Tel: 929-1845 or 929-8017  
Fax: 920-2148 or 906-6579

### ST. CATHERINE

Shop#6 Caribbean Estates Plaza, St. Catherine  
Tel: 631-0335 or 632-6424

### MANDEVILLE

9 Ward Ave Mandeville  
Tel: 625-4242 or 625-8583

### ST. MARY

Shop 10f Pompano Shopping Complex, St. Mary  
Tel: 975-5754 or 975-5649

### MONTEGO BAY

Shop#10 Icon Mall 12 Crane Blvd, Fairview Montego Bay St. James  
Tel: 971-2306 or 979-3046



# CORPORATE SOCIAL RESPONSIBILITY

## PSECCU SUPPORTS SAGICOR SIGMA 5K WALK/RUN



### THOUGHT FOR THE QUARTER

#### UPDATE YOUR MEMBERSHIP INFORMATION

*Did you know that credit unions have a legal responsibility to maintain up-to-date documents for each member?*

If you have not already done so, remember to come in and update your accounts with the following documents:

- ♦ TRN
- ♦ Proof of address (utility bill, credit card statements not older than 6 months)
- ♦ Valid Id





# FINANCIAL TIPS TO HELP DURING COVID-19

## 1. Prioritize Expenses

Prioritizing your expenses is very important. There's a very big difference between wants and needs. For instance, housing, food, utilities, transportation and insurance can be critical to everyday life. But forms of entertainment, including internet and streaming services, expensive data plans, restaurants, clothing, beauty treatments and other personal indulgences, may be optional.

First thing you want to do is make a list. Address what's most important, then decide what you need to eliminate or reduce.

## 2. Don't Panic buy

Don't panic. Be financially thoughtful. In this time of social distancing it can be very tempting to follow the crowd and make decisions such as panic shopping. If you find that you would like to have something at home just in case, that's okay. Things like medications and canned foods – go ahead purchase these for a week or two in advance.

## 3. Do your research

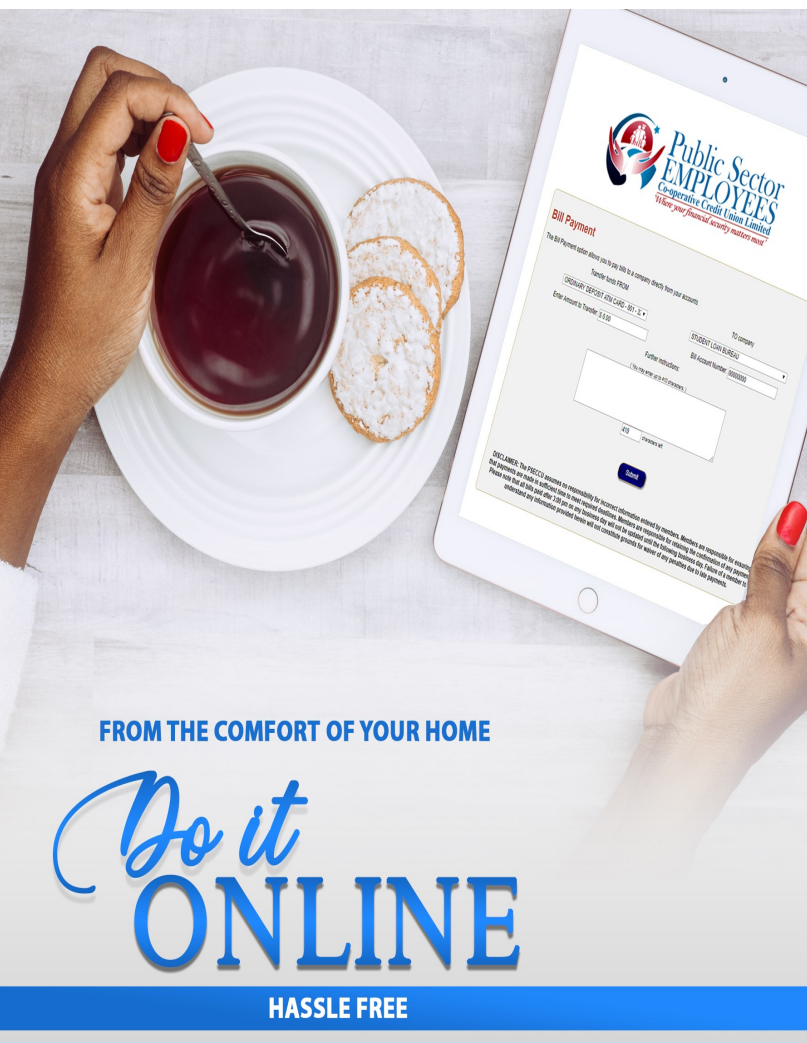
When it comes to managing your money, you want to do the research. It may be as simple as comparison shopping or asking for discounts where possible.

## 4. Support small and local businesses

Support your small and local businesses. These businesses are an important part of our local economy and can be some of the hardest hit during the pandemic. If you have the ability, please continue to support them where possible. Many restaurants are still offering take out options, support the local farmer who is selling his produce .

## 5. Look for ways to earn extra cash

Everyone has something they can do to earn extra money, whether it's tutoring, freelancing, baking or working online from home. A side hustle may become extremely important if you lose your job during a crisis.



**Public Sector EMPLOYEES**  
Cooperative Credit Union Limited  
Where your financial security matters most

**Bill Payment**

The Bill Payment system allows you to pay bills via a securely direct debit from your accounts.

Transfer funds from:

(CURRENT DEPOSIT ACCOUNT) Bill ID: \*

Enter Amount to Transfer: \$ 1.00

To Company: (SELECT LINE SERVICE)

Further reference: (If you are a bill payee)

DECLARATION: The PSECU account is responsible for account information entered to process. Member is responsible for ensuring the account is correct and for ensuring the account is not used for any other purpose. Member is responsible for ensuring the account is not used for any other purpose. Member is responsible for ensuring the account is not used for any other purpose.

**FROM THE COMFORT OF YOUR HOME**

*Do it*  
**ONLINE**

**HASSLE FREE**



**PAY YOUR BILLS ONLINE**

**JPS**

**Sagcor**

**FLOW**

**National Housing Trust**  
...the key to your home

**Guardian Group**  
live easy

**Digicel**

**NATIONAL WATER COMMISSION**  
Water is life





**Congratulations to  
DEANDRA BYGRAVE**

**CUNA CARIBBEAN'S  
2019 INCENTIVE WINNER**

## CLOSURE NOTICE

*Our offices will be closed on the following days;*

- ♦ FRIDAY APRIL 10  
GOOD FRIDAY
- ♦ MONDAY APRIL 13  
EASTER MONDAY



**WATCH YOUR  
Savings and  
Investments  
GROW**

Sign up for any of the following accounts and start saving today:

- Special Deposit
- Golden Harvest
- Treasure Chest Lucky Savers
- Regular Deposit & Savings
- Fixed Deposit
- Deferred Shares
- Permanent Shares
- Ordinary Shares

Unbeatable interest rates as high as  
per annum

**8%**

*Happy Easter!*



**INVEST IN ANY ONE OF OUR SAVINGS AND INVESTMENTS ACCOUNTS  
AND EARN GUARANTEED INTEREST RATES AS HIGH AS 8% PER ANNUM.**





ARE YOU BUILDING, BUYING OR UPGRADING YOUR HOUSE?  
**BORROW UP TO \$1.5MILLION**  
 (FINANCED BY NHT) & GET UP TO 5 YEARS TO REPAY

#### REQUIREMENTS TO APPLY

You must be a NHT contributor or become a registered contributor  
 You must become a member of the Public Sector Employees Co-operative Credit Union Limited  
 You must be earning less than \$42,000 weekly  
 Maximum cash at any one point is \$850,000

#### USE LOAN TO:

- Make a down payment on a property
- Purchase or build on your land
- Acquire a title for your property
- Infrastructure (upgrade or new)
- Home improvements
- Acquire valuation/surveyor report
- Install solar (energy saving) products



#### HEAD OFFICE

7-9 Union Square, Cross Roads  
 Kingston 5  
 Tel: 876-929-8017, 929-1845/55  
 Fax: 876-920-2148

#### BRANCH LOCATIONS

**ST. CATHERINE**  
 Shop 6 Caribbean Estate Shopping  
 Plaza, Portmore  
 Tel: 876-632-6424 or 631-0335

**ST. MARY**  
 Shop 10F Pompano Shopping  
 Complex, Tower Isle, St. Mary  
 Tel: (876) 975-5754 or 975-5649  
 Fax: (876) 975-5024

**ST. JAMES BRANCH**  
 Shop 10 Icon Mall  
 12 Crane Boulevard, Fairview  
 Montego Bay  
 Tel: (876) 971-2306 or 979-3046  
 Fax: (876) 940-4720

**MANCHESTER BRANCH**  
 9 Ward Avenue, Mandeville  
 Tel: (876) 625-8583 or 619-3109  
 Fax: (876) 625-8583



@pseccuja

Website: [www.pseccreditunionja.com](http://www.pseccreditunionja.com)  
 Email: [info@pseccreditunionja.com](mailto:info@pseccreditunionja.com)

DRIVE AWAY YOUR DREAM CAR... FASTER !!!!

## MOTOR VEHICLE LOAN

Get up to 100% financing | Fast approval | Flexible payment terms



\*conditions apply

#### PURCHASE VEHICLES

UP TO **10**  
 YEARS OLD

#### INTEREST RATE AT

**7.99%**  
 PER ANNUM

#### GET UP TO

**10**  
 YEARS TO REPAY