

BEAT NEWS BEAT

JAMAICA POLICE CO-OPERATIVE CREDIT UNION LIMITED NEWSLETTER

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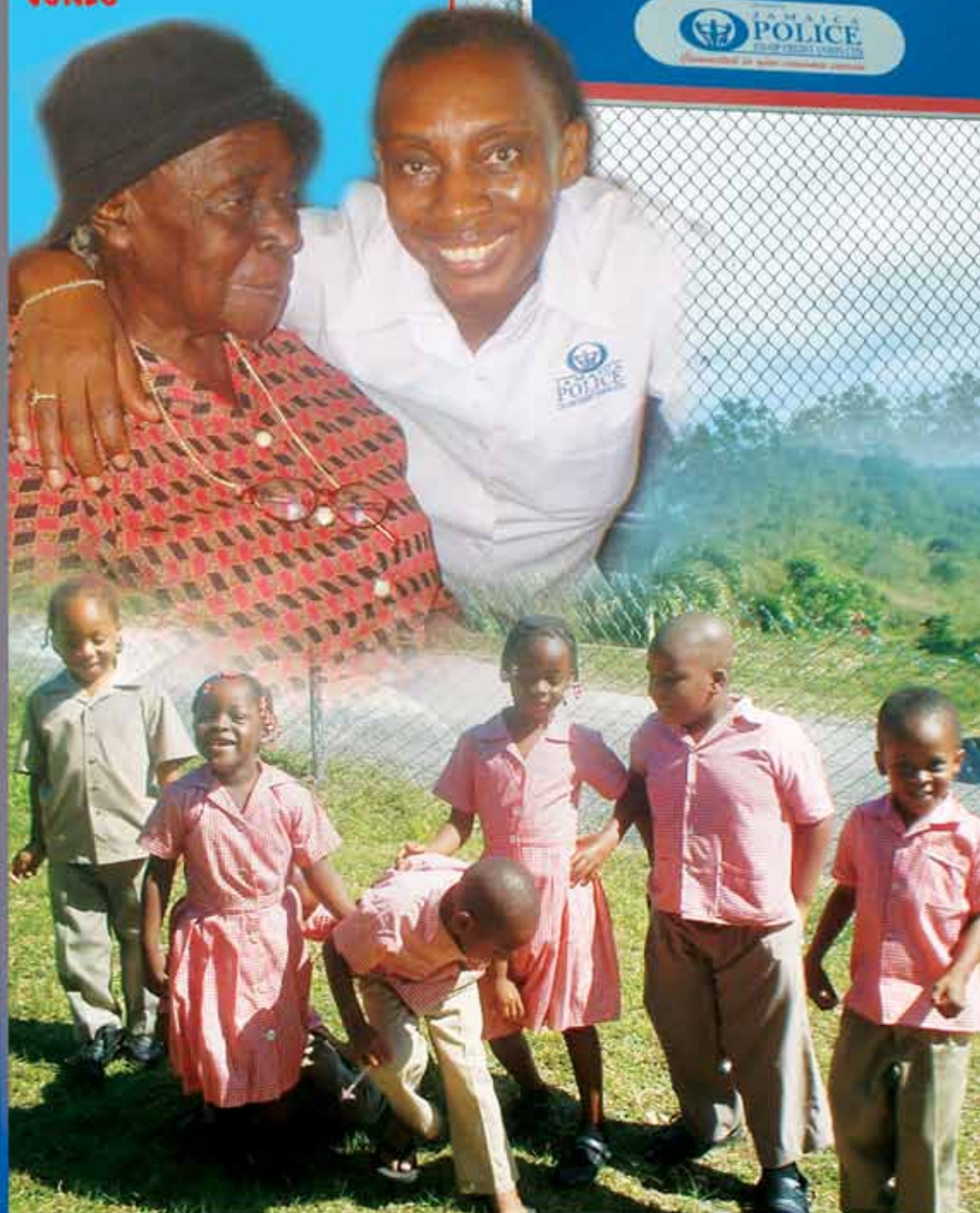
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JPOL'S MONTEGO BAY BRANCH GIVING BACK TO THE COMMUNITY

Committed to the Community



Mrs. Powell sharing the spotlight with "Sister V", former principal of Orange Hill Basic School.



Ms. Thompson, principal of Beaufort Primary School receives books from Mrs. Powell, whilst representatives of JPOL and the JCF look on



Mrs. Powell makes presentation to principal of Orange Hill Basic School, Mrs May Smith

Community Policing is synonymous with the Jamaica Constabulary Force, as Community outreach is with the Jamaica Police Co-operative Credit Union Limited (JPOL CU).

Playing the role of good co-operate citizen is one we take seriously, thus we continue to expend much time and finances to mould and build the minds of our young ones. We are the proud parents of five early childhood institutions spread throughout the island. They are Hanover Street Basic in Kingston; Edgewater Basic in St. Catherine; Galina Basic in St. Mary; New Green Evon Grant Basic in Manchester; and Farm Heights Basic School in St. James. Notwithstanding this, we have continued to make positive contributions to other schools through donations of one kind or the other. This issue will highlight some of the activities of our Montego Bay branch as they play their part.



Children from Orange Hill Basic enjoy their ice cream.



Orange Hill Basic schoolers having fun in the sun



Montego Bay's Branch Manager, Mrs. Yvonne Whyte-Powell (2nd right) presents microwave to Sgt. Gary Branford (3rd left) Sub-officer in charge of Anchovy Police station. Onlookers include Mrs. Julia Clarke, Marketing Officer; JPOL CU and other members of the Anchovy Police Station.

In the month of February 2010, Mrs. Yvonne Whyte-Powell, Branch Manager of JPOL CU – Montego Bay, accompanied by representatives of the Marketing team and members of the Jamaica Constabulary Force (JCF), visited two schools in Westmoreland; namely Beaufort Primary and Orange Hill Basic. Our mission was simple and clear; to make a difference in the lives of these young ones.

It is said that reading “maketh” a man or woman, so with this in mind we donated over one hundred books to these schools, covering a number of subject areas such as Mathematics, English, Science, Geography, History and Reading. Students were also given notebooks, pencils and sharpeners. Members of the JCF were on hand to enlighten the students on safety procedures to follow when using the roads; this was done through the use of a video presentation and rap sessions. To mix education with fun, we treated them to ice cream and other goodies.

Even though our focus on that day was to give to communities, we took the opportunity to make donation to our well deserved members. On this occasion the recipients were the hardworking, humble, pleasant men and women at the Anchovy Police Station. The station was presented with a microwave, and later on a reflective sign for their new location (see page 6).



Stash
YUH
CASH
SAVINGS COMPETITION
...has come to an end.

**CONGRATULATIONS
TO ALL OUR
WINNERS**



Grand Prize winner, Mr. Carlton Wilson (second left) receives cheque from Ms. Linda Miller, General Manager; JPOL CU (right). Onlookers l-r: Mrs. J. Biggs; Ms. O. West; Mrs. L. Scott, Accounting Manager; and Mr. D. Rose, Senior Systems Administrator



Second Place winner, Ms. Suzette Sewell (left) receives cheque from Mrs. Patricia Matthos-Brown, Risk and Compliance Manager (right), onlookers l-r are Mr. T. Morgan, Marketing Officer and Mr. D. Rose, Senior Systems Administrator.

THIRD PLACE WINNER - \$50,000
Mr. Marshall Jones

BRANCH SECTIONAL PRIZES (Winners of \$10,000.00 each)

Easter : Sean Parham (Kingston); Angelee Darby (Mandeville); Joseph Forbes (Montego Bay); Carlos Curtis (Portmore)

Independence: Aaron Lawrence (Kingston); Christopher Donaldson (Mandeville); Lindel Colthrist (Montego Bay); Steve Daley (Portmore); Claude Wright (St. Mary)

Valentines: Lloyd Morrison (Kingston); Donovan Boothe (Mandeville); Ronald Bailey (Montego Bay); Richard Eubanks (Portmore); Jacoline Campbell- Crossdale (St. Mary)



Donavan Boothe, Mandeville's winner of the Valentine's Special Occasion Draw, receives cheque from Ms. Marsha Myrie; Member Service Representative.



Lloyd Morrison, Kingston's winner of the Valentine's Special Occasion Draw receives cheque from Relief Officer Ms. Lorry-Ann Ricketts

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OPTIONS WITH COMPETITIVE RATES

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THE SIGNS UP are UP

IMPROVING THE
CONSTABULARY'S IMAGE

New Station sign at Anchovy



PRACTICAL SAVINGS

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ASK us
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Partner Plan

Your goals... so attainable!



Yes!



TIPS TO MONEY MANAGEMENT

SAVE MONEY WISELY NEVER OVERPAY ANYONE FOR ANYTHING

Save Money on Utilities - Cheap and easy ways to cut your electricity, heat and water bills. Compact fluorescent bulbs represent one of the brightest ideas for cooling your electric bill. Don't let the price turn you off. The lights not only last ten times longer than incandescent bulbs but also save in electricity over their lifetime. Appliances that include a clock or operate by a remote, as well as chargers, are sucking electricity even when you're not using them.

Of the total energy used to run home electronics, 40% is consumed when the appliances are turned off. The obvious way to pull the plug on so-called energy vampires is to do just that -- pull the plug.

SET THE WASHER TO COLD

Use cold water to wash your clothes and save 50% of the energy you would otherwise use for hot water.

GO LOW-FLOW

With a few twists of the wrist, you can save 25% to 60% of the water it takes and 50% of the energy necessary to shower and shampoo you and your family. Install a lowflow shower head, which restricts the water output to no more than 2.5 gallons per minute. Older shower heads send as many as 5.5 gallons per minute down the drain.

SAVE ON PHONE, INTERNET AND TV

Anyone paying the bills in their household knows that talk is anything but cheap. Cell phones and land lines can cost a pretty penny. Add your bills for Internet service, cable TV and telephone 'Use cold water to wash your clothes and save 50% of the energy you would otherwise use for hot water' costs can quickly go through the roof. Bunch your services and save some money. There are several companies in Jamaica that offer bundled services. This is often cheaper than it would cost for each service separately. In addition to paying just one bill, you have just one company to call if you have a technical or billing issue.

PRE-PAY YOUR CELL PHONE

Switch to a prepaid or special plan and save -Prepaid plans generally charge less for calls on the same network. Get a calling card, Calling cards may also save you money over the long-distance plan offered by your phone company.

CUT THE CORD

If you have a good cell-phone plan that you use almost exclusively, get rid of the dead weight on your finances and drop your land line. Do you really need caller ID? Call waiting? Voice mail? Or Internet service on your cell phone? Think about the added expense.

EVALUATE YOUR CABLE USE

Do you really need all those cable channels? Take a look at what you are paying for and what your family is actually using. Then trim accordingly. Dropping your premium channels, for example, is a good way to start saving. You may even find you don't watch TV enough to justify the cost of your cable service. Consider dropping cable entirely and watching your favorite shows online or on DVD -- or reading a book.





ATM CARD PROTECTION AND SAFETY POINTERS

Recommendations for members

- Keep your ATM Access Plus card secure at all times
- Never allow another person to use your card
- Never allow your card to be out of your sight for point of sale transactions
- Protect your PIN. Do not write it down or share it with anyone else
- Use another card with a magnetic strip to gain entry to the ATM, e.g. your Magna or Toll card.
- If you are no longer utilizing your ATM card, dispose of it by cutting it up



- Preferable, use ATMs that are part of financial institutions building, as the presence of security guards tends to deter fraudster and other undesirables.
- At nights; use ATM in a well lit area
- Be aware of your surroundings.
- If possible have someone accompany you to be on the lookout.
- Look out for person(s) who are loitering; if you feel uncomfortable for any reason leave.
- Do not count cash in the machine or outside.

FROM
LAST
ISSUE



GUESSED
WHO?

MR. ANTHONY McLAUGHLIN
Assistant Treasurer, Board of Directors

GET YUH **BUSSSSS!!!**

Calling all
writers, lyricist and
jokers ...

Submit your short stories, beneficiary stories, inspirational stories, poems, jokes to us for publication to

GET YUH
BUSSSSS!!!

Come in and talk to us or call our
Marketing Department at 1-876-967-7881.

In addition, if you have been interdicted or suspended, please do not hesitate to come in and talk to us.

- Do You Have a Specialized Skill?
- Do you need a new and innovative way to advertise?

Let us help you;
we can publish your ads in our newsletter.

Come in and talk to us or call our
Marketing Department at
1-876-967-7881.

BE IN THE KNOW

Did You Know?



JUST
ASK US
about
it!

Golden Harvest Penalty

Did you know that:

Lapse in the payment of monthly contractual savings deposit; or closure of the contract before maturity, attracts a penalty?

POETRY STATION

FOOTSTOOL

*Your words are weak
for I have set a standard against you my enemy
your prey I am no more, I am your superior
forget I cannot, but forgiveness hides your evils
so you are delivered from me
passed from me
unto your own conscience, to judge your own actions
but don't wet me with your tears and blood
for I am he that made you realize
that when you cross the blessed you become a foot stool
now remove yourself, for your pinning I want to witness not
only to see a changed you
superior to your yourself*

Addeah McDove
Loans Officer – Head Office

VERY IMPORTANT NOTICE

Valued members, in an effort to fully comply with the *Proceeds of Crime Act (2007) requirements for financial institutions*, it is important that we update your account information on a continuous basis.

However, we cannot accomplish this without your assistance. As such we kindly request that if you have changed, or have not provided us with copies of one or more of the following documents that you visit your nearest Branch/Agency to update your record.

These documents are:

- ID – (Voter's ID, Passport, Driver's License)
- TRN
- Utility or Credit Card Bills, (for verification of members addresses)
- Marriage certificate (If there is a change in marital status)
- Job and reference letters where applicable



JOKES

TRUST A FELLOW OFFICER

A defense attorney was cross-examining a police officer during a felony trial - it went like this:

Q: Officer, did you see my client fleeing the scene?

A: No sir, but I subsequently observed a person matching the description of the offender running several blocks away.

Q: Officer, who provided this description?

A: The officer who responded to the scene.

Q: A fellow officer provided the description of this so-called offender. Do you trust your fellow officers?

A: Yes sir, with my life.

Q: With your life? Let me ask you this then officer, do you have a locker room in the police station, a room where you change your clothes in preparation for your daily duties?

A: Yes sir, we do.

Q: And do you have a locker in that room?

A: Yes sir, I do.

Q: And do you have a lock on your locker?

A: Yes sir.

Q: Now why is it, officer, if you trust your fellow officers with your life that you find it necessary to lock your locker in a room you share with those officers?

A: You see sir; we share the building with a court complex, and sometimes defense attorneys have been known to walk through that room.

Contribute 'JOKES' for publication in this section by calling 922-6682 or 922-6683. If your submission is published, you could win a prize!

IT'S never too early

FOR

JPOL Smart Savers

developing the habit of being thrifty
FOR AGES 0-16 YEARS



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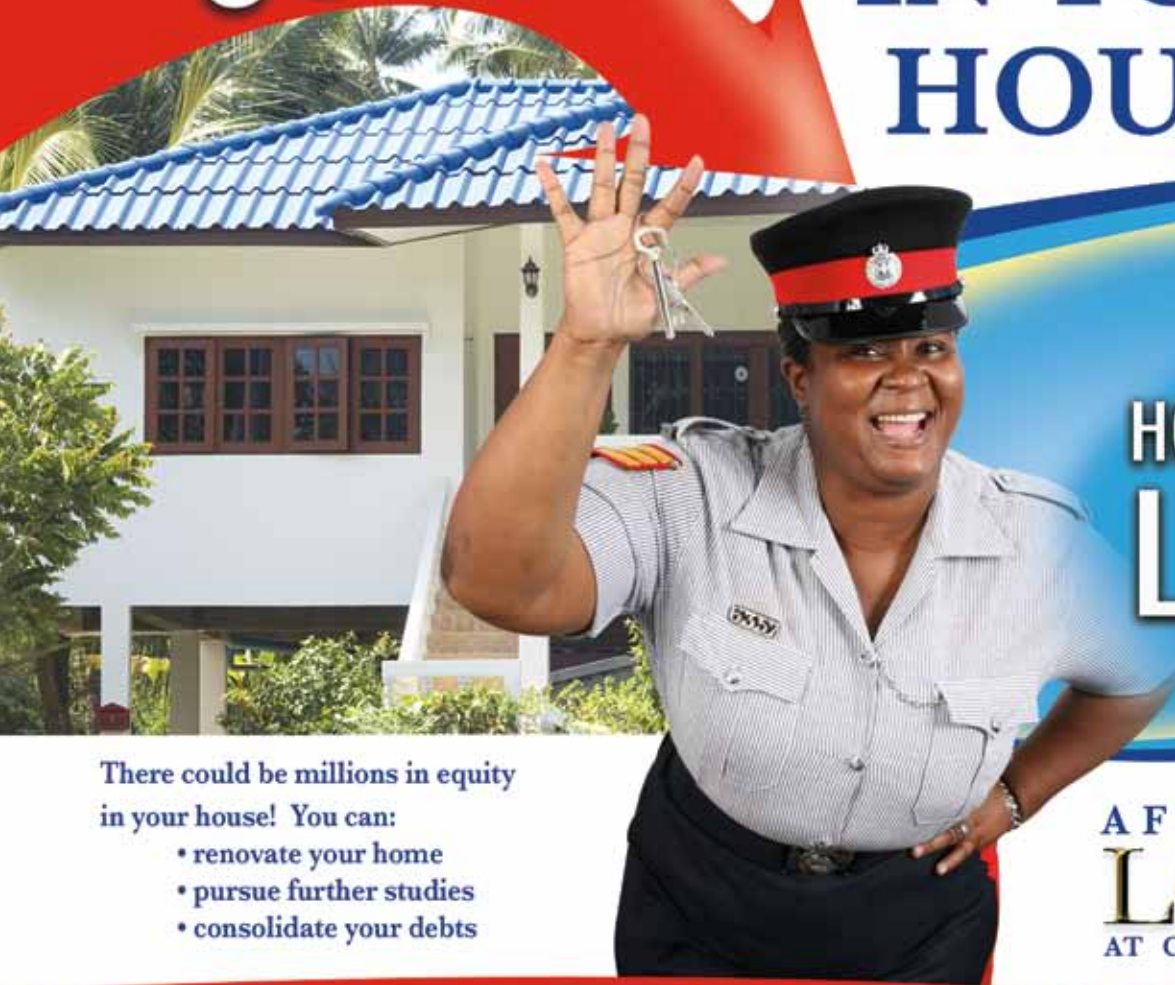
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Up to seven
(7) years to repay



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and its products call us or visit our website:

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MORTEGO BAY - Tel: 952-7248 (876) 296-1063 [Digicel] & (876) 778-2884 [LIME] Fax: 952-2830

MANDEVILLE - Tel: 961-4076 Fax: 961-5961 **ST. MARY** - Tel: 975-5317 Fax: 975-4162 **PORTMORE** - Tel: 989-1808 (876) 283-1636 [Digicel]

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