



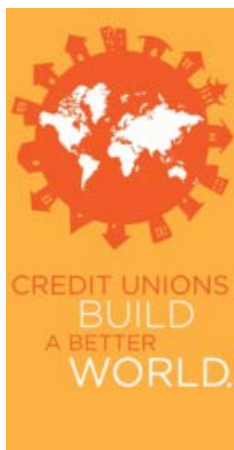
CUNA MUTUAL GROUP

CUNA Mutual Insurance Society

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October 2011

International Credit Union Day



This year's International Credit Union (ICU) Day® theme, "**Credit Unions Build a Better World**" celebrates the important economic and social contributions credit unions make to their communities worldwide. Financial cooperatives around the globe celebrate their heritage and contributions on October 20.

Credit unions worldwide use this day to raise awareness about credit unions and give members the opportunity to get more involved!

Happy International Credit Union Day!

The First Credit Union Day

On January 17, 1927, the Credit Union League of Massachusetts celebrated the first official holiday for credit union members and workers. They selected January 17 because it was the birthday of America's "Apostle of Thrift," Benjamin Franklin (1706-1790), who early credit union founders believed symbolized "the life and teaching embodied in the spirit and purpose of credit unions."

Ironically, rapid growth within the North American credit union movement meant that people were either too busy to celebrate or too new to the movement to recognize the significance of the celebration. After a brief trial period, Credit Union Day quietly disappeared.

A Second Chance

Celebration of Credit Union Day was given a second chance when in 1948, the U.S. Credit Union National Association (CUNA) decided to initiate a new national Credit Union Day celebration. CUNA and CUNA Mutual Insurance Society set aside the third Thursday of October as the national day of observance.

(Excerpt from The History of ICU Day www.woccu.com)

JUMP START 2011

1st PRIZE WINNER



Jacqueline Mighty – CEO, COK Sodality Co-op. Credit Union receiving 1st prize for Jump Start 2011 from Andre Goindoo – Managing Director and CEO, CUNA Caribbean Insurance Society Ltd.



Millica Mills (staff) saying a thank you to Claudette Christie (right) MC for the event.

STAFF WINNERS



Jeneive Fraser (right), Montego Co-op. Credit Union winner of the Jump Start Staff Award for credit unions with membership of over 30,000, receiving her gift from Nichola Johnson-Young - Senior Account Relationship Manager, CUNA Mutual Insurance Society.

Sherilee Ricketts (right), Postal Co-op. Credit Union winner of the Jump Start Staff Award for credit unions with membership of under 8,000 receiving her gift from Olive Mighty - Executive Assistant, CUNA Mutual Insurance Society.



Carol Barnett (right), Hanover Co-op. Credit Union winner of the Jump Start Staff Award for credit unions with membership of 8001 – 29,999, receiving her gift from Phillipa Beckford – Sales and Marketing Manager, CUNA Mutual Insurance Society.



CUNA MUTUAL GROUP

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COUNTRY MANAGER'S MESSAGE



David Wan

As we approach our annual Credit Union Week activities in late October, it is appropriate to pause and reflect on another year of solid performance by the Credit Union system – the 2011 YTD rate of growth of Savings (+7.09%), Loans (+3.32%) and Assets (+6.28%) are all greater than that achieved in the same period during 2010. Despite the ongoing recession, the Credit Union system continues to show resilience which is evidence of customer loyalty and endorsement. We wish all Credit Unions a very successful Credit Union Week, whether you are doing community outreach, or having customer appreciation functions.

This edition of the newsletter features a number of awards given to our Credit Union Partners during the year. Hearty congratulations to all, we are pleased to have partnered with

you in creating greater financial security for you and your members.

CUNA MUTUAL's commitment to Credit Unions is as strong as ever. To support the loan and savings thrust, we mounted an advertising campaign to highlight the benefits of saving and borrowing from Credit Unions. CUNA Mutual has also partnered with the Jamaica Co-operative Credit Union League in its promotional "Freedom" campaign to reinforce the benefits of Credit Union membership, retain and generate new membership in the Credit Union system.

Once again, we wish to take this opportunity to wish all our Credit Union partners a successful Credit Union Week and a successful year.

David Wan
Country Manager

BOOKLET COMPETITION 2011

Credit Unions with Assets of >\$2 Billion



1st Place Winner C&WJ Co-op. Credit Union
Barry Whyte – General Manager, C&WJ Co-op. Credit Union (right) receiving the award from David Wan – Country Manager, CUNA Mutual Insurance Society.



2nd Place Winner – JTA Co-op. Credit Union
Winston Bryan – Regional Manager, JTA Co-op. Credit Union (right) receiving the award from David Wan – Country Manager, CUNA Mutual Insurance Society.



3rd Place Winner – Churches Co-op. Credit Union
Joven Montaque-Anderson – Marketing Manager, Churches Co-op. Credit Union receiving award from David Wan – Country Manager, CUNA Mutual Insurance Society.

Credit Unions with Assets of \$1,001M- \$1,999M



2nd Place Winner – Portland Co-op. Credit Union
Anthony Morrison – Marketing Manager, Portland Co-op. Credit Union receiving the award from Phillipa Beckford – Sales and Marketing Manager, CUNA Mutual Insurance Society.

Credit Unions with Assets of <\$1B



1st Place Winner – NCB Employees Co-op. Credit Union
Honor Robinson – Marketing Officer, NCB Co-op. Credit Union (right), receiving the award from Donnette Hunter – Customer Care Manager, CUNA Mutual Insurance Society.



2nd Place Winner - Hanover Co-op. Credit Union
Salome Scarlett – Marketing Manager, Hanover Co-op. Credit Union (right) receiving the award from Donnette Hunter – Customer Care Manager, CUNA Mutual Insurance Society.



3rd Place Winner - Postal Co-op. Credit Union
Joreen McLean – General Manager, Postal Co-op. Credit Union (right) receiving the award from Donnette Hunter – Customer Care Manager, CUNA Mutual Insurance Society.

GOLDEN HARVEST ACCOUNTS OPENED IN 2010

Credit Unions with Membership > 30,000

Jacqueline Mightly – CEO, COK Sodality Co-op. Credit Union receiving the 1st prize for Number of Golden Harvest Savings Plan Accounts opened in 2010 from David Wan – Country Manager, CUNA Mutual Insurance Society.



Barbara Gascoigne – General Manager, JTA Co-op. Credit Union receiving the 1st Runner-up prize for the Number of Golden Harvest Savings Plan Accounts opened in 2010 from David Wan – Country Manager, CUNA Mutual Insurance Society.

Credit Unions with Membership 8,001 – 29,999



Patricia Tomlinson – General Manager, JDF Co-op. Credit Union receiving the 1st prize for the Highest Production – Number of Golden Harvest Savings Plan Accounts opened in 2010 from David Wan – Country Manager, CUNA Mutual Insurance Society.



Natasha Scott – Financial Controller, Jamaica Police Co-op. Credit Union receiving the 1st Runner-up prize for Number of Golden Harvest Savings Plan Accounts opened in 2010 from David Wan – Country Manager, CUNA Mutual Insurance Society.



Barry Whyte – General Manager, C&WJ Credit Union receiving the award for 2nd Runner-up in the Number of Golden Harvest Savings Plan Accounts opened in 2010 from Denise Garfield – Manager, Corporate Planning and Research, JCCUL.



Joan Garfield – General Manager, NCB Employees Co-op. Credit Union, receiving 1st prize for Highest Production - Number of Golden Harvest Savings Plan Accounts opened in 2010 from David Wan – Country Manager, CUNA Mutual Insurance Society.



Carlene Johnson – General Manager, Correctional Services Co-op. Credit Union receiving 2nd prize for the Number of Golden Harvest Savings Plan Accounts opened in 2010 from David Wan – Country Manager, CUNA Mutual Insurance Society.

PRODUCT PROFILE

What is Loan Protection Insurance?

Loan Protection is the name given to CUNA Mutual "Credit Life" policies. The purpose of this coverage is to provide protection to credit unions in their granting of loans and "peace of mind" for the member, the member's family and the co-makers against the burden of any unpaid loans upon the total or permanent disability or untimely death of the borrowing member. Loan Protection pays the insurable loan balances (up to credit unions' limit) of the disabled or deceased member to the credit union on behalf of the member.

Who is Insured?

Only one member of the credit union will be insured with respect to any one debt. The member whose name appears first on the loan note as the maker is the one who is insured.

By using the loan note, the insurance will be on the life of the member to whom the credit union will look for repayment of the loan.

BIRTHDAYS

JUNE	
BERNADINE CROSS	8
STEPHANIE CUMMINGS	27
AIESHA TODD	30
AUGUST	
DOMINE BUCHANAN	8
DAVID WAN	12
RODNEY DUBIDAD	28
LORNA MINOTT	30
SEPTEMBER	
MILLICA MILLS	12
OCTOBER	
JONIELLE HALSAL	10
DEBBIE WATSON	26
YOLANDO WEST	29
NOVEMBER	
VERLINDA BECKFORD	5
PHILILPA BECKFORD	17
FIONA WEST	18
STACY FOWLER	21
SHERYL MCINTOSH	22
DECEMBER	
ZENEITA ROBINSON	3
RACHEL POWELL	6
KEVIN TOWNSEND	26

THE TRUTH ABOUT EMPLOYEE ENGAGEMENT

- Truth 1. You don't need the carrot or the stick.
- Truth 2. You get the best by giving the best.
- Truth 3. It's not money that motivates.
- Truth 4. Employee engagement isn't for sissies.

THE TRUTH ABOUT YOURSELF

- Truth 5. Your behaviors are your brand.
- Truth 6. You can't give what you don't have.
- Truth 7. Best doesn't mean the same thing to everyone.
- Truth 8. Think you are a great leader? Think again.
- Truth 9. You could be your own worst employee.
- Truth 10. Visionary or beat cop? Your choice.

From the book: THE TRUTH ABOUT GETTING THE BEST FROM PEOPLE "Get rid of the carrot and the stick" (Martha I. Finney)

FIP ACCOUNTS OPENED IN 2010

FIP Percentage Penetration



Alphonse Tyndale – Credit Committee Member, Jamaica Police Co-op. Credit Union (left) receiving the 1st prize for Highest Percentage Penetration for 2010 – Family Indemnity Plan (FIP) from Andre Goindoo – Managing Director and CEO, CUNA Caribbean Insurance Society Ltd.



Brenda Reid – Operations Manager, NWC Co-op. Credit Union receiving the 1st Runner-up prize for Percentage Penetration for 2010 – Family Indemnity Plan from Andre Goindoo – Managing Director and CEO, CUNA Caribbean Insurance Society Ltd.



Jamaica Co-operative Credit Union League (JCCUL) Awards Ceremony
 Andre Goindoo - CEO CUNA Caribbean (second left) sharing the moment with (from left to right) Miguel Bernard - Jamaica Co-operatives Insurance Agency (JCIA), Phillipa Beckford and Nichola Johnson-Young both of CUNA Mutual Insurance Society.

Credit Unions with Membership of 30,000 and over



Jacqueline Mighty – CEO, COK Sodality Co-op. Credit Union receiving the 1st prize for the Highest Production, Number of New Accounts - Family Indemnity Plan (FIP) for 2010 from Andre Goindoo – Managing Director and CEO, CUNA Caribbean Insurance Society Ltd.



Quilston Harrison – General Manager, Retail, System and Operations, Churches Co-op. Credit Union (right) receiving the 1st Runner-up prize for the Highest Production, Number of New Accounts - Family Indemnity Plan (FIP) for 2010 from Andre Goindoo – Managing Director and CEO, CUNA Caribbean Insurance Society Ltd.



Lorna Clarke – Marketing Manager, Montego Co-op. Credit Union, receiving the award for 2nd Runner-up in Highest Production, Number of New FIP Accounts for 2010 from David Wan - Country Manager, CUNA Mutual Insurance Society.

Credit Unions with Membership of 8,001 – 29,999



Patricia Matthos-Brown – Risk and Compliance Manager, Jamaica Police Co-op. Credit Union receiving the 1st prize for the Highest Production, Number of New Accounts - Family Indemnity Plan (FIP) for 2010 from David Wan – Country Manager, CUNA Mutual Insurance Society.



Michael Rooft - President, GSB Co-op. Credit Union (right) receiving the 1st Runner-up prize for the Highest Production, Number of New Accounts - Family Indemnity Plan (FIP) for 2010 from David Wan – Country Manager, CUNA Mutual Insurance Society.



Carol Barrett, Member Service Representative, Hanover Co-op. Credit Union, receiving the award for 2nd Runner-up in the Highest Production, Number of New FIP Accounts for 2010 from David Wan - Country Manager, CUNA Mutual Insurance Society.

Credit Unions with Membership < 8,000

Leonie Smythe-Melhado - President, Jamaica Special Constabulary Co-op. Credit Union receiving the 1st prize for the Highest Production, Number of New Accounts - Family Indemnity Plan (FIP) for 2010 from David Wan - Country Manager, CUNA Mutual Insurance Society.



Sherilee Ricketts, Accounting Officer, Postal Co-op. Credit Union receiving the 2nd Runner-up award for the Highest Production, Number of New FIP Accounts for 2010 from David Wan - Country Manager, CUNA Mutual Insurance Society.