



Newsletter



● VOLUME 1 ● ISSUE 6 ● DECEMBER 2018

Christmas Message

Balvin Vanriel – Board Chairman



Christmas is a special time of the year as it brings so many reasons for us to celebrate; whether a holiday, reunions with family and friends, religious traditions and so on. Beyond all those reasons we find an even deeper meaning; such as the joy of giving and caring for others and most importantly the joy of celebrating the birth of Jesus. It is a time to pause and give thanks, despite the challenges we face our communities are filled with hope, loving families and those who make a positive impact on others.

We would like to thank you, our valuable FHC members, for having entrusted us with the oversight of your credit union. We value your relationships and could not be happier that you are a part of our credit union family. As we celebrate a successful year, we have commenced working strategically to find new ways to make your service experience in 2019 more enjoyable and more convenient.

By way of new products, improved services or policies, the Board of Directors will continue to ensure that our oversight remains intact.

The new year comes with new challenges and new opportunities for all of us. Businesses will expand, families will grow and new opportunities will arise. Whatever the milestone, our credit union will be there, and will make sure you always feel confident and comfortable in choosing us as your financial partner.

On behalf of the Board of the Directors, I would like to thank you for making FHC your credit union and financial partner, one that so many have grown to love and wish for you and your families a Holy and Peaceful Christmas!

Enjoy your holiday season and best wishes for 2019.

Christmas Message

Roxann Linton – CEO



As we come to the end of yet another year, this year can be summarized in a few words, one of purpose, filled with gratitude. I would like to thank you our Members for your continued commitment to being loyal to your credit union as we continue to deliver on our purpose – to help you seize opportunities at every stage of your financial lives. As an organization, we made significant progress in all areas of our business operations and for this we are extremely grateful.

While there is still much work to do, and further challenges ahead, we will end 2018 in a much stronger position. There is ample evidence that we are moving forward on the course we set two years ago to transform our credit union, some of which is evident in our

performance and also our improved service delivery. Our focus and strategies are clear as we continue to chart our Member at the Centre mantra; putting you at the centre of everything we do.

As we engaged you throughout the year, we listened, welcomed your feedback and offered the best solution and service where possible. We will continue to be that type of institution where service excellence continues to be of paramount importance as we continue to build on the legacy of our history.

The New Year will bring its own mix of successes and challenges, but our direction is clear and we know what we must do. Our job is to continue to focus intently on what we can control: providing you our Members with the best service and most comprehensive financial services solutions in the market, managing our costs, building our brand, and doing our part to remain connected with our community.

I have every confidence in you our Members, that as we deepen the relationship, that our credit union will continue to grow so that more persons can benefit. I use this opportunity to say thank you, for all that you have done and contributed to our growth in 2018.

I wish for you and your families a Merry Christmas and a Happy New Year.

Avoiding the "DEAD LEF" battle

Samara Reid



Upon hearing the word 'Will', there is a fear that runs through the minds of many individuals who immediately equate the word with death. The fact is, we cannot escape death and the making of a will serves as a guarantee that your loved ones are placed in a position of security instead of fighting the popular 'dead lef' battle.

What is a Will?

A Will is a legal document that expresses a person's (called the "testator") final wishes pertaining to his possessions and dependents.

Making of a Will

The making of a Will can be a quick and easy process. If you follow the guidelines set out below (**CRADART**) you will be able to create and complete your Will in a short time.

C - commencement: This is usually the first line of the Will and is a declaration stating that this is the individual's last Will, for example: *'This is the Last Will and Testament of Kiera Shaw'*.

R - revocation Clause: You should then state that you are cancelling all Wills that have been written before.

A - appointment: You will need to appoint one or more trustworthy persons called

the Executor/Executrix to deal with the affairs of your estate upon your death. This individual will take control of your estate, such as paying your funeral expenses and debts as well as distributing your assets in accordance with your Will.

D - direction: You may opt to give directions relating to your funeral arrangements, such as whether you wish to be cremated or buried, and if so, your preference for burial site.

A - assets: The main focus of your Will is the gifting of your assets. This includes anything that you own: house, car, bank deposits, jewellery, furniture etc. You will determine the individuals you would like to inherit your assets. This will prevent your loved ones from scrambling and fighting the 'dead lef' battle.

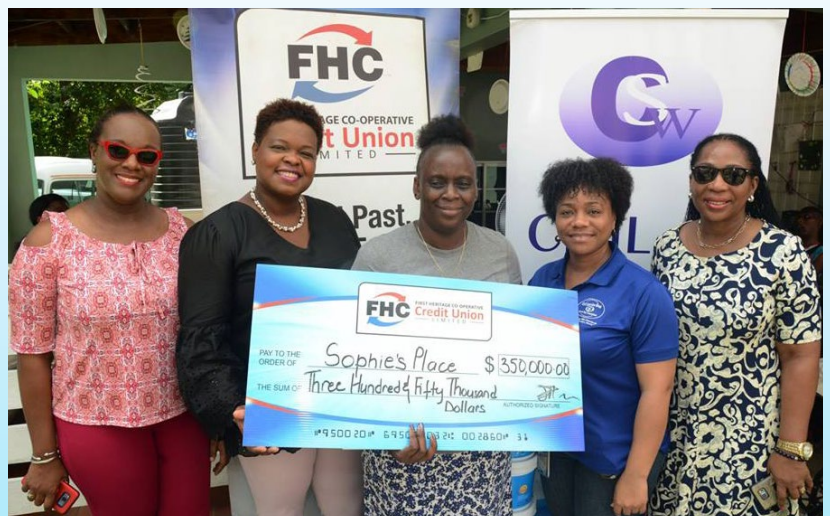
R - residue: This is an important clause which covers how you wish for any assets not specifically gifted in your Will to be distributed, such as the assets you acquire after the writing of the Will.

T - testimonium: This is the closing of the Will. To complete the Will, ensure that it is

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FHC Donates to Sophie's Place

As a part of Civil Service Week 2018 celebrations, First Heritage Co-operative Credit Union participated in a joint donation exercise on Saturday November 24th to Sophie's Place with the Ministry of Finance & Public Service through the Civil Service Steering Committee. The beneficiary, Sophie's Place, is a member of the Mustard Seed Communities located in Gordon Town, St. Andrew. The facility opened its doors on October 22, 1998 to twenty-four (24) residents who are physically and mentally challenged. The home currently houses twenty-two (22) residents six (6) female and sixteen (16) male, age ranges from 6-33 years old, some of whom have other complications such as: Down syndrome, Epilepsy/seizure disorder, hydrocephalus, cerebral palsy and others have to be tube fed due to further complications. A donation of \$350,000.00 was made to the institution to assist with the challenges faced with medical supplies and daily resources such as nutritional products for these children.



Sharing in the moment (L-R) are Mrs. Juven Montague-Anderson-AGM, Marketing, Communications & Member Experience-FHC; Ms. Roxann Linton-Chief Executive Officer, FHC; Miss Christine Watson-Acting Administrator, Sophie's Place; Miss Carlene Coley-Senior Marketing Officer, FHC and Mrs. Saint Beverly Tomlinson, AGM, Retail, Sales and Service.

Sharing in our Communities at Christmas!

Carol Service

FHC Team Members, Members and Friends celebrated the Christmas Story at the St. Luke's Church on Thursday December 13.



Mrs. Barbara Brandford-Witter, Saxophonist of the Jamaica Defense Force Military Band performing a Christmas Medley at the Carol Service.



FHC Choir comprising of our team members showcasing their vocal range as they performed at the 2nd staging of our Carol Service.

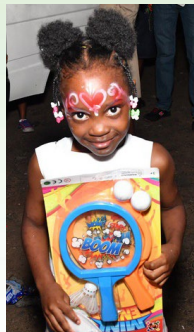


Credit Union Week Highlights

This year Credit Union Week was celebrated from **October 14-20**. The theme of our local observance for International Credit Union Day was *"Find Your Platinum Lining."* As we celebrate the spirit of the credit union movement, see highlights of our partnership with the Jamaica Co-operative Credit Union League for a "Night at the Movies" at the Carib Cinema.

Christmas in Lawrence Tavern

Over 300 children and their parents came out to the annual Christmas Treat and Tree Lighting Ceremony which was held in the Lawrence Tavern Square on Friday December 14th. The event which was put on by the Lawrence Tavern Community Development Committee was sponsored by FHC. The children were treated with their favourite snacks and enjoyed their gifts. Community members from over 22 communities were represented.



"I love my toy!"
...she said.



Mrs. Jillian Gayle, General Manager - Human Resource, serves ice cream to the children who were present.



Mrs. Roxann Linton, CEO of FHC is joined by both Mrs. Juliet Cuthbert-Flynn, Member of Parliament and Mr. Charles Taylor, Officer in Charge of the Lawrence Tavern Branch as she turns on the lights of the Christmas Tree. Sharing in the photograph are the happy faces of children from the Lawrence Tavern and surrounding communities.



Mrs. Karlene Simpson, Assistant General Manager - Operations, is all smiles with children from the King Weston Primary School.



Member, Ms. Hannah Dixon and friends sharing a photo booth moment before entering the theatre to see the movie.



It was all SMILES as Liaison Officer Ms. Icylin Cooper joined Mrs. Racquel Walker, Manager - New Kingston Branch for a happy International Credit Union Day moment.

FHC Awards over \$1.5m in Scholarships and Bursaries



The 2018 FHC Foundation GSAT and Tertiary Scholarships and Bursaries awardees receiving their awards at a ceremony held at the Courtleigh Hotel & Suites on Friday, August 31, 2018. The FHC Foundation awarded 17 students with scholarships, bursaries and grants valued at over \$1.5m. The awardees were joined by motivational speaker, Ms. Dainalyn Swaby (left) 2017 Ms. Jamaica Festival Queen; Ms. Claudette Christie, (second left) Manager-Communications & Advocacy, JCCUL; Mr. O'Neil Grant, (at back) FHC Foundation, Chairman and FHCCU 1st Vice Chairman; Mrs. Leodis Douglas, (eight from right) FHC Foundation, Director and FHCCU - Board Secretary; Ms. Roxann Linton (fourth from right) CEO, First Heritage Co-operative Credit Union and Miss Ren e Gayle (right) FHC Foundation, Secretary

FHC supports Jamaica Civil Service Week's Inaugural 5K Run/Walk



The Registrar Generals Department copped the FHC trophy for being the first Government Agency to register for the 5K. Presenting the award is Ms. Roxann Linton, CEO of FHC.



Receiving the FHC sponsored trophy from CEO, Roxann Linton was the Ministry of Finance & The Public Sector for registering the most team members for the Civil Service 5K.



FHC's 1st Vice President and Board Member and President of the Jamaica Civil Service Association Mr. O'Neil Grant takes time out to join some members of the FHC 5K Run/Walk Team at the inaugural staging of Civil Service Week 5K Run Walk.

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Avoiding the "DEAD LEF" battle

dated and signed by you in the presence of two witnesses, who should also sign the Will.

With these seven guidelines you are on your way to creating your Will.

Advantages of making a Will

There are many advantages associated with making a Will. These include:

- **WHO?** - A Will gives you the opportunity to decide WHO you would like to inherit

your assets after death. If you do not express your wishes by creating a Will, the decision will be made by the courts in accordance with the rules of intestacy.

- **WHAT?** - You also get the opportunity to choose WHAT assets are distributed. You have the ability to carefully examine and determine the assets you possess and how they will be distributed.

- **HOW?** - Your Will details your wishes and how you would like them to be carried out. You choose the individuals you want to take control of your estate upon death.

The person that will order your affairs and comply with your wishes.

- **WHY?** - Peace of mind. Creating a Will gives you the peace of mind to know that WHAT you leave has been distributed to **WHOM** you desire, on terms of **HOW** you want your estate to be handled. In so doing, you prevent your loved ones from being dragged into the 'dead lef' battle.

Do not waste any time, start drafting your Will today and speak to your FHC representatives for more information on our estate planning services.