



**JTA Co-operative
Credit Union Limited**

Serving Our Members... Impacting Lives Positively

GETTING THE BEST

FROM YOUR

**FINANCIAL
PARTNER**



Welcome to the JTA Co-op Credit Union



Congratulations! Welcome to the JTA Co-op Credit Ltd.! We're thrilled that you have joined our family. This e-book is your guide to understanding your Credit Union, learning what membership means, what to expect and how to maximize your experience with us.

Your JTACCU Family

WHAT IS A CREDIT UNION?

A Credit Union is a not-for-profit financial institution owned and operated by its members.

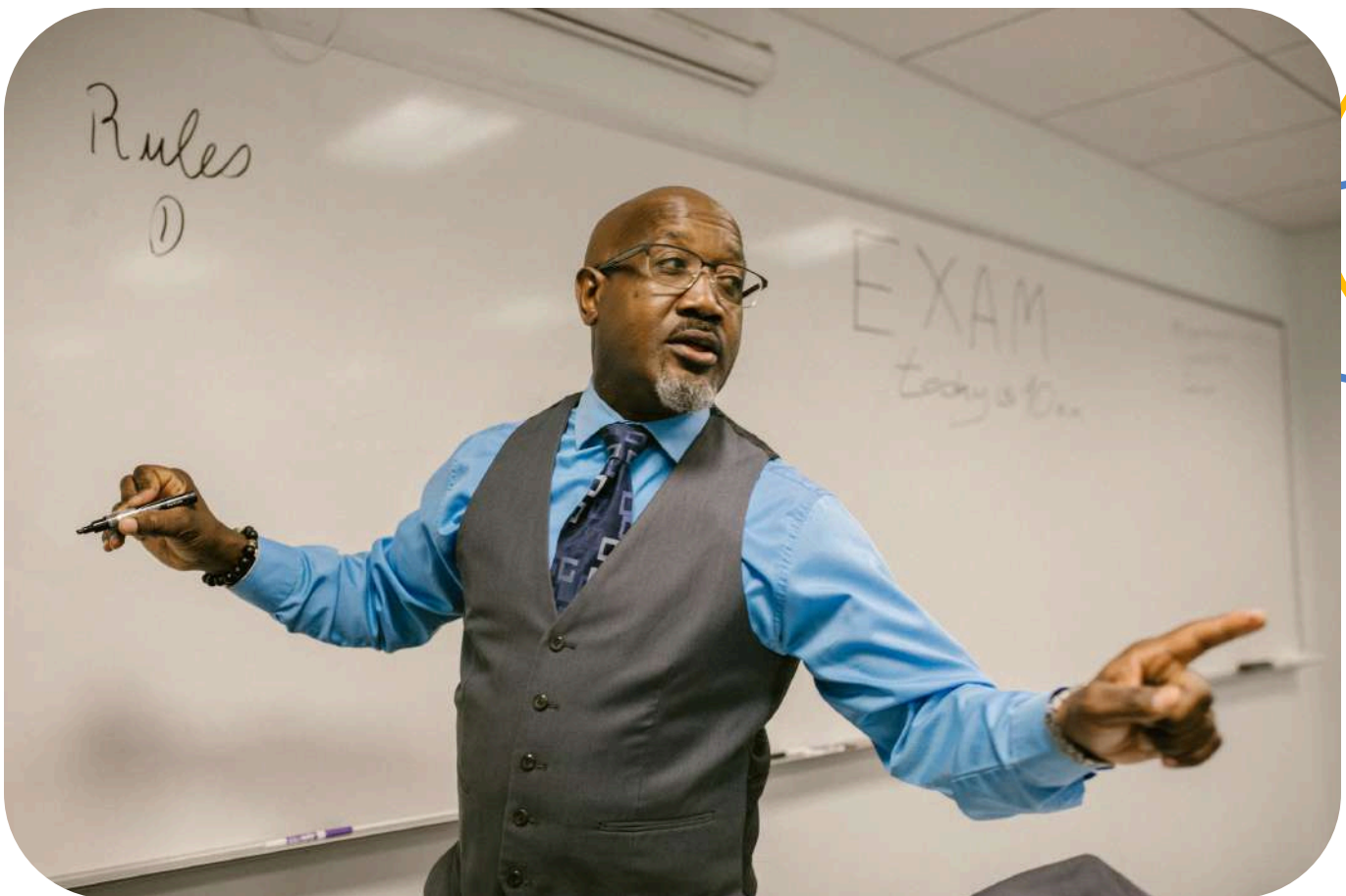
Unlike traditional banks, our primary goal isn't profit- it's serving you, our member.

Every decision we make is driven by the mission to help you achieve your financial goals and improve your community.

KEY FEATURES OF CREDIT UNIONS

- **Member-Owned:** When you join, you become a part-owner.
- **Community-Focused:** We prioritize people over profits and often reinvest in our community.
- **Better Rates:** We offer competitive rates on loans and savings accounts.
- **Personalized Service:** Expect tailored solutions that prioritize your needs.

The JTA Credit Union was established in 1959 by teachers, who recognized the need for an organization offering educators unique financial support. The JTA Credit Union was built on and still abides by, the principle of people helping people. Currently, the Credit Union is governed by a 15-member board of directors supported by both a Credit & a Supervisory Committees.



Today anyone employed in the education sector can join the JTA Credit Union. They do not have to be members of the Jamaica Teachers' Association (JTA).

WHAT DOES MEMBERSHIP MEAN?



As a member, you are a co-owner of the Credit Union. This means:

Voting Rights: You have a say in how the Credit Union is run by voting for or against proposed decisions.

Profit Sharing: Surplus earnings are reinvested into the Credit Union or returned to members through better rates, lower fees, and enhanced services.

Community Impact: Your membership helps to support local initiatives & community programmes.

WHAT TO EXPECT FROM US



Exceptional Service:

- Friendly & knowledgeable staff ready to assist you.
- A focus on understanding & meeting your financial needs.
- Financial support for local schools and community groups.
- Scholarships & grants for our members & their children.

Products & Services Tailored to You:

- **Savings Accounts:** High-yield accounts to help your money grow.
- **Loans:** Competitive rates on personal, auto & home loans
- **Financial Education:** workshops & resources to empower you.

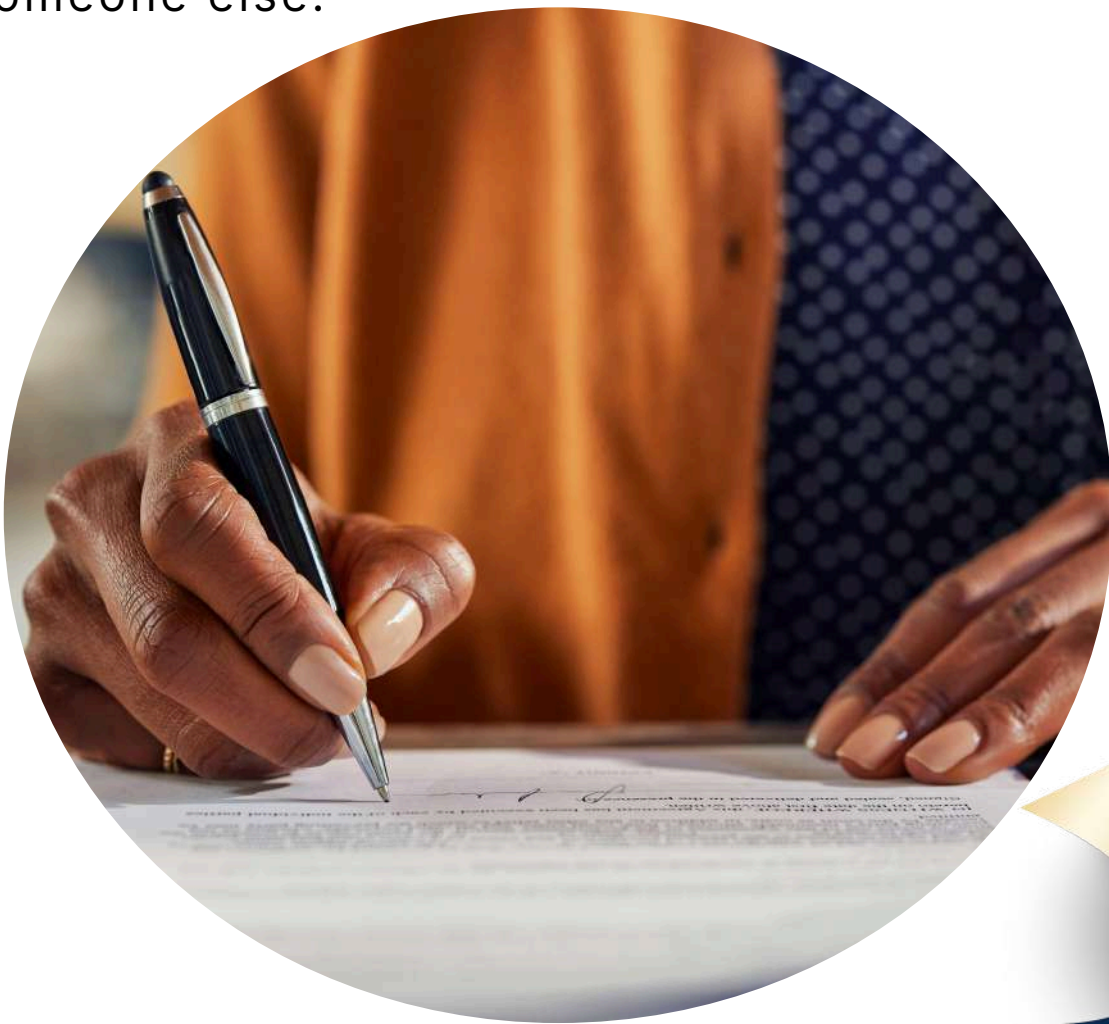
YOUR ROLE AS A MEMBER

As a member of the JTA Credit Union, you are expected to:

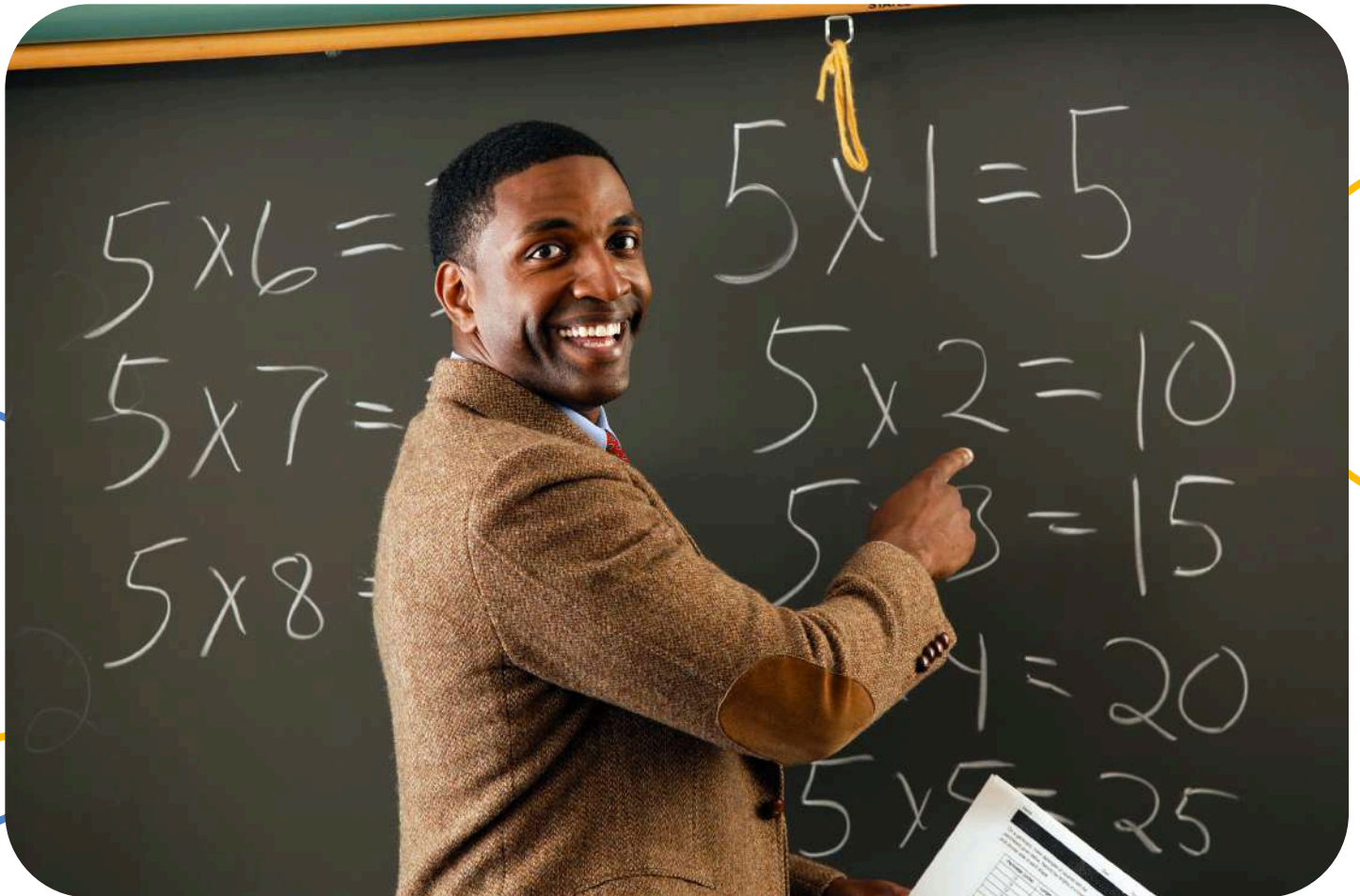
Grow your Savings: Savings give you borrowing rights and you can borrow up to ten times what you have saved.

Borrow wisely: Make sure you borrow what you can afford to repay, otherwise, you will fall into a debt cycle.

Ensure you repay what you owe: Remember, your loan repayments help to support the growth of someone else.



HOW TO GET THE MOST OUT OF YOUR MEMBERSHIP



Take advantage of our services: Use our financial products to save, borrow & invest wisely.

Stay informed: Ensure that you educate yourself about what is happening at your Credit Union. Follow us on social media, attend the Annual General Meetings and have your say.



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CONTACT DETAILS

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BRANCH LOCATIONS

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May Pen - 876-618-1791

Morant Bay - 876-619-0791

Portmore - 876-619-0788

Port Antonio - 876-619-0789

Brown's Town - 876- 618-0799

Mandeville - 876-619-0796

Linstead - 876-618-1760

Savanna-La-Mar - 876-619-0794

Montego Bay - 876-619-0797

Port Maria - 876- 619-0785