



# 1<sup>st</sup> First Regional BUZZZZ

Vol. 1 No 1 June 2013

## FIRST REGIONAL GOES ISLANDWIDE

**F**irst Regional Co-operative Credit Union Ltd. has merged with two smaller credit unions in the hospitality industry in a strategic move which will see First Regional expanding its scope of operations island-wide as of July 1, 2013.

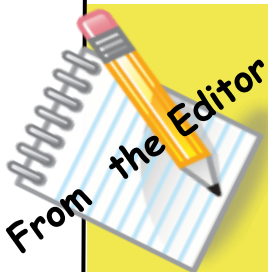
Approval of the merger came at First Regional's 35<sup>th</sup> Annual General Meeting held Saturday June 8 at the Jewel Runaway Bay Hotel, in St. Ann, and attended by some 400 members. The AGM also approved resolutions allowing First Regional to expand its remit in order to meet the needs of its new members in the hospitality industry throughout the island.

In his report to the AGM, President Hopeton Henry said First Regional's performance in 2012 had surpassed many of its targets for the year, with the Credit Union achieving an 8% growth in Total Assets; and a healthy surplus of \$85.55-million while expanding its membership base by 8.15%.

We look forward to expanding our membership base even more, and are currently putting in place the various elements to ensure a seamless July 1 transition, when our newest members will be greeted with our trademark professionalism, and the assurance that at First Regional "you get interest on your money, and interest in You."



First Regional's CEO, Ms. Patricia Smith addressing the June 8, AGM



**W**elcome to this first edition of Buzzzz – First Regional's newsletter. It is my hope that the pages of Buzzzz will come alive with stories that you'll find informative and entertaining. Because of the timing of this first edition, most of the articles are about events coming out of our recently-held

AGM. Our Labour Day project is also included. Importantly, the newsletter is meant to be a tool to connect all of First Regional's staff at all locations to each other, **and** to our members. This is even more critical as we prepare to begin serving our members island-wide come July 1. We want you to make this newsletter your own, by sending your input, feedback and suggestions to:  
[judith.cousley@frccul.com](mailto:judith.cousley@frccul.com)

# LONG SERVICE AWARDS 2013

Two employees who have each given more than ten years service to First Regional were recognized at the June 8, 2013 AGM.

The two are Kirk Brown, Information Technology Officer and Annitia Seymour-Strachan, Loans Officer. We share with you their proud moment, and congratulate them both!



Annitia Seymour-Strachan receiving her long service award from then President Hopeton Henry



Kirk Brown (left) receiving his long service award from then President Hopeton Henry

## FIRST REGIONAL DIRECTOR HONOURED AS SHE RETIRES

First Regional Co-operative Credit Union has paid tribute to Mrs. Norma Walters who retired as Director after 36 years' service to the Credit Union.

In a Citation read in the presence of over 400 credit union members attending the 35<sup>th</sup> AGM, Chief Executive Officer, Ms. Pat Smith noted that, over the years, Mrs. Walters had consistently demonstrated the rare quality of social responsibility necessary to facilitate change, improve the welfare



CEO Ms. Pat Smith (left) presents citation to Mrs. Norma Walters who retired from the First Regional Board of June 8, after serving the Credit Union for 36 years. At right is Mrs. Walters' husband,

of the less fortunate, and shape the future of her community and country. Mrs. Walters served as President of the St. Ann Co-operative Credit Union Ltd. (later the First Regional Co-operative Credit Union Ltd.) from 1995 – 2001. Her retirement became effective on Saturday, June 8, 2013.

“...the wind beneath my wings!”



CEO Ms. Patricia Smith introduced staff to the Credit Union members, and thanked each for his/her contribution in ensuring First Regional's successful performance in 2012.

“It would not have been possible without you,” she said, adding “You are the wind beneath my wings!”



# WINNERS ALL!!

A number of members attending the AGM became lucky winners of Gift Certificates when they correctly answered questions about First Regional's products.

The gift vouchers, some of them in U.S. dollars, will allow the members to lodge funds to their existing credit union account, or open new ones with First Regional. Their appreciative demeanour was proof that at First Regional "You get interest on your money, and interest in You." See for yourself!



Tyrone Dixon (left) and Elaine Finch share a prize presented by Andre Johnson CUFM Co.



Delroy Rattray receives from Marketing Manager Kerry-Ann Gordon



Janet Barrett receives her gift certificate from & Andre Johnson of CUFM Co.



Marketing Manager, Kerry-Ann Gordon (left) presents to Ena Lawrence

# LABOUR DAY 2013

**E**mloyees of the **First Regional Co-operative Credit Union** channeled their **Labour Day** efforts into re-painting pedestrian crossings.

The Ocho Rios and St. Ann's Bay staff tackled the crossing in front of the St. Ann's Bay Branch, while our Annotto Bay; Port Maria and Highgate staff painted the pedestrian crossing at the Annotto Bay High School.

First Regional also collaborated with the Public Works department which sent a team to replace the signs denoting the pedestrian crossing at the St. Ann's Bay Branch.

