



# First Regional

Vol.4 No.2 JUNE 2016

## Buzzzz

### FIRST REGIONAL WINS MEGA CREDIT UNION OF THE YEAR AWARD 2015



L-R: Treasurer Patrick Bryan, CEO Patricia Smith and 1st Vice-President Rev. Dr. Glenroy Lalor (right) accept the Mega Credit Union Trophy from JCCUL President, Mr. Derrick Tulloch (2ndright)

**F**irst Regional Co-operative Credit Union Ltd. has won Mega Credit Union of the Year for 2015, topping a field of eleven (11) Mega Credit unions island-wide.

The announcement was made at the recently-held Convention of the Jamaica Co-operative Credit Union League (JCCUL), the umbrella organisation for credit unions in Jamaica.

Credit Unions in Jamaica are divided into four categories – small, medium, large and mega. To be considered in the Mega category, a credit union must have an asset base of more than J\$2 Billion. First Regional's Total Assets stood at J\$4.504 Billion as at December 31, 2015, representing a healthy growth of 17%.

Other factors taken into consideration to determine **Mega Credit Union of the Year** include Return on Assets and the performance of the loan portfolio. In this regard, First Regional also copped the award for Highest Return on Assets for 2015, as well as Highest Net Loan Growth for 2015.

The Credit Union's President Donald Mason reported on First Regional's impressive performance at its Annual General Meeting (AGM) held at Jewel Runaway Bay this week-end (June 4). He described the accomplishment of **Mega Credit Union of the Year** as a significant achievement.

CEO Patricia Smith commended the staff for their dedication and performance which generated the results. She also thanked the Credit Union's members for their steadfast support and loyalty.

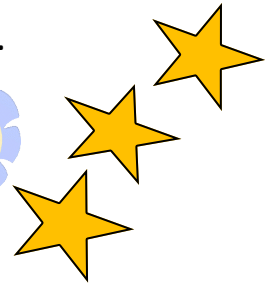
# TEAM LEADER



Miss Khadene Dennis has been promoted to Team Leader, St. Ann's Bay Branch.

As we congratulate Khadene, let us give her our fullest cooperation and support.

*Congratulations!*



# COMMENDATIONS!



Commendations to Mrs. Marsha Simpson for her initiatives to increase staff awareness and bolster cross-selling efforts at the Port Maria Branch through the reinforcement of sections of the Operations Procedure Manual and the wearing of product badges.

In a letter to Mrs. Simpson, CEO, Ms. Patricia Smith thanked her for her initiatives, noting that: "This is indicative of your determination to find creative ways of reinforcing policies and procedures, and promoting our products and services through increased participation at the branch level."



# WELCOME

A hearty *First Regional* welcome to the following members of staff:

Paula Mignott	-	St. Ann's Bay	Rochelle Richards	-	Ocho Rios
Tasheika Martin	-	Ocho Rios	Cereta Gregg	-	Discovery Bay
Chris-Ann Buchanan	-	Ocho Rios	Raymond Kirlew	-	Ocho Rios
Shane Riley	-	Ocho Rios	Kacia Howard	-	St. Ann's Bay
Cassandra Nisbeth	-	St. Ann's Bay			

# ...from GOOD → GREAT!

**A**chievement of MEGA CREDIT UNION status in 2015 is no mean feat! The fact that this is the third time that First Regional has attained MEGA CREDIT UNION status is clear evidence of the hard work of each and every First Regional staff member.

Staff who earn promotions and commendations are, by their actions, setting the bar for each and every one of us; summoning us all to the larger mission of growing our credit union from **GOOD TO GREAT!** In this we can each play our part by ensuring that the small parts are taken care of, in order to ensure a sound big picture. Ways in which we can effectively accomplish this goal include understanding the importance of ensuring that our service quality to members remain high.

Members who participated in the last survey conducted (in 2015) said it best in response to the question “**What do you like about First Regional?**”:- “very efficient” “very warm personalised service” “I’m called by name” ...went some of the responses!

It is said the people will not necessarily recall what they are told, but will ALWAYS remember HOW THEY ARE TREATED. These members’ responses indicate that the First Regional team understands the importance of going the extra mile to ensure member satisfaction. It is also a clear sign that the First Regional team continues to practise the little things that leave a lasting impression on our members. Thanks to our employees who by dint of hard work and com-

mitment helped to achieve Mega Credit Union status in 2015. They are in effect positioning First Regional to grow from **GOOD TO GREAT!**



# MEET THE BOARD OF DIRECTORS



**Rev. Dr. Glenroy Lalor**  
**PRESIDENT**



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**1st VICE-PRESIDENT**



**Mr. Patrick Haywood**  
**2nd VICE-PRESIDENT**



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**Mr. DONALD MASON**



**Mrs. Ivin Logan**

# MEET THE BOARD OF DIRECTORS



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Mrs. GLORIA JOHNSON



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