





AND THE WINNERS ARE...

ongratulations to the three Member Service Representatives who delivered noteworthy performances in the justconcluded Permanent Shares competition, and who won for themselves well-earned prizes! Jody-Ann Atkinson of the Ocho Rios Branch copped first place. She was named Top Agent and won \$10,000. Second place went to Stacey Johnson of the Brown's Town Branch who won \$6,000; while the Annotto Bay Branch's

Eugenie Gray won \$4,000 and placed third. The competition was brief but intense, and we salute all three ladies for their effort.



Stacey Johnson (right) receives her prize and certificate from Marketing Manager Kerry-Ann Gordon



Eugenie Gray (I) receives her prize from Marketing Manager Kerry-Ann Gordon



Jody-Ann Atkinson (right) receives her certificate and prize from CEO, Ms. Patricia Smith

In the meantime, the Branch of the Quarter competition continues until next month, and there's still time to put your branch on the map and claim the Branch of the Quarter Trophy! As indicated earlier, focus continues to be on building the loan portfolio and ensuring that Permanent Shares are

brought up to date. We wait to see which branch will snatch the cup this Quarter!

nd, two other promotions will reward members while encouraging savings. The Valentine's Day promotion, now underway, encourages members to open new savings accounts in addition to their existing ones. At each branch the winning member will receive a Valentine's Day gift basket at the end of the promotion.

The Easter Egg Promotion focuses on the Pa'adna Plan Product, and gets underway on February 10. This promotion will run for nine weeks, and ends on April 16, 2014. The Marketing Department has circulated to Branches the specifics of the terms and conditions of both promotions.

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OUR HIGHGATE BRANCH

First Regional Co-operative Credit Union Ltd.



Monomial of the professionalism and personal touch our members have come to know and expect.

As the renovation work neared completion and the signs went up, new interest was generated in the Highgate community. The activity declared First Regional's continued presence in Highgate. It also signalled a re-doubling of our commitment to the people of St. Mary, as we seek to meet their financial needs and provide opportunities for them to realize their life goals. There'll be a soft launch, but watch this space for the

formal opening date. First Regional continues to be the Credit Union "Where you get interest on your money, and interest in You."

...and OUR VIRTUAL BRANCH

R eady to serve you wherever in Jamaica you are! That's the declaration of this branded First Regional van, as it awaits retrofitting to convert it into our **virtual branch**. With this mobile unit, First Regional will be better able to meet the needs of our members in the hotel sector

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throughout the island, while announcing our presence and products wherever we go!

~ SAVINGS ~

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~~ LOANS ~~

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So look out for our Virtual Branch—getting ready to serve you wherever you are in Jamaica!

Commendations to the following employees who did not take any sick leave during 2013:



Nothaya Edwards Ocho Rios Branch



Sheka Strachan

Guy's Hill Branch



Nicole McKnight-Smith Brown's Town Branch



Narvelin Cammock Ocho Rios Branch



Raniel Riley St. Ann's Bay Branch



Nicolette Wright - Campbell Port Maria Branch First Regional Co-operative Credit Union Ltd has received commendation for production of its 2013 Annual Report.

The Recognition came from the CUNA Mutual Group which awarded First Regional Third Place for producing the Best Annual Report in its category.

Excellence in Repor<mark>ting</mark>

FIRST REGIONAL HOSTS VISITING C. U. EXECUTIVES

n Thursday, February 6, First Regional Co-operative Credit Union hosted more than 40 overseas Credit Union Executives who were in Jamaica attending the annual Caribbean Credit Union Development Training Programme, at Shaw Park, Ocho Rios.

The visitors, from Trinidad, Barbados, St. Lucia, Bahamas, Montserrat, the United States, the Cayman Islands and Jamaica, toured First Regional's Corporate Offices and the Ocho Rios Branch, and were addressed by CEO Ms. Patricia Smith. Later, at lunch, they tasted





more than a slice of Jamaican cuisine which included jerk chicken, festival, fried bammies, sorrel, potato pudding; grater cake, jack-ass corn and coconut drops.

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We share with you the pictures.....

FIRST REGIONAL HOSTS VISITING C. U. EXECUTIVES (cont'd)



CUSTOMER SERVICE TRAINING MUST BRING LONG-TERM ATTITUDE CHANGE....

Some of the participants in the St. Ann's Bay Hospital Customer Service Training with their certificates of participation



hief Executive Officer of First Regional Cooperative Credit Union Ltd. Ms. Patricia Smith has challenged employees of the St. Ann's Bay Regional Hospital to use the lessons learnt during the hospital's recent Customer Service Training to make meaningful and lasting attitude changes to health care delivery at the institution.

Ms. Smith was speaking at the presentation of Certificates of Participation in the Customer Service Training.

Just under 100 medical, nursing and administrative staff members underwent four days of intensive Staff Development training aimed at promoting patient satisfaction, while emphasising the importance of delivering quality care at the hospital. The seminars were attended by medical staff such as Doctors, Registered Nurses; Enrolled Assistant Nurses; Patient Care Assistants; Psychiatric Nurse's Aides, as well as employees from Accounts, Housekeeping, Pharmacy, Maintenance and Administration.

The training seminars were facilitated by First Regional as part of its Corporate Social commitment to giving back to the community.



And, in case you don't believe her, she wears her own personal billboard which makes the declaration!

Witness the words not so well hidden under the red jacket! And, if you are still not convinced, then check out her stately gait and her handbag(s)!

For what is a Lady without her proper handbag? And in Ms. Smith's case it could be 1, 2, or even 3 one black, one tan and even a red one thrown in for good measure!! Yes - quarter dozen! Sometimes all carried at once!!

So Ms. Smith, we promise not to forget who is Boss; and if we need more convincing about the Lady, we'll just check out your distinctive walk and your multiple handbags!!!

