



**CREDIT UNION
OF THE YEAR
2002 - 2005
Category II**

GRACE CO-OP. CREDIT UNION LTD.

64 Harbour Street, Kingston, Jamaica, West Indies
Tel. # (876) 932 3506-9, Fax. # (876) 948-5272



June 1, 2016

Dear Members

The subject of death, in spite of its certainty, makes most of us uncomfortable and is often avoided. At your credit union, Grace Co-operative, we aim to reduce the stress associated with this life event. This is as easy as **F.I.P.**, that is, the **Family Indemnity Plan**.

Through CUNA Caribbean Insurance Jamaica Ltd, **you can insure** up to six (6) members of your immediate family (inclusive of yourself as a member). This includes your spouse, parents or parents-in-law, children and step-children. No medicals are required, no exorbitant fees or hassle and all premiums are paid through salary deduction. Once you are a credit union member all that is required is a completed enrolment form and supporting documents.

The current plans are as follows:

PLAN	Monthly Premium	Individual benefit
A	\$422.40	\$80,000.00
B	\$633.60	\$120,000.00
C	\$792.00	\$150,000.00
D	\$1,320.00	\$250,000.00
E	\$2,112.00	\$400,000.00
F	\$3,432.00	\$650,000.00

Effective June 1, 2016, FIP Plan G will be available.

**** G \$5280.00 \$1,000,000.00 NEW**

As a special offer, all existing Insured members who have completed the 6 month waiting period and are paid up to date can now upgrade to Plan G without any waiting period. Please note that a member is allowed only one upgrade every 12 months. New enrolments with premium paid between June 1 and August 31, 2016, will have a reduced waiting period of three months instead of the customary six months. This offer is valid for approved upgrades and enrolments dated June 1 to August 31, 2016.

Kindly note that all other terms and conditions remain unchanged.

Please contact any of our staff for additional information as we continue to provide financial security for you, our valued members.

Hope Mowatt
GENERAL MANAGER

Directors: Jerry Hamilton, President; Gilroy Graham, 1st Vice President; E. Christopher Bond, 2nd Vice President; Eric Mardner, Treasurer; Karen Walker, Asst. Treasurer; Stacy Smith, Secretary; Claudette Facey-Redwood, Asst. Secretary; Simon Roberts; Phillip Alexander