



The following Member Testimony was delivered by Ms. Aaliyah Dickerson, it details her experience as a new U.W.I. Credit Union Member, which she graciously shared with the attendees at the inaugural U.W.I. Credit Union Mixer for The UWI St. Augustine Graduates 2023 held at the U.W.I. Credit Union Administrative Building.

Good afternoon to all distinguished Heads and Members of the U.W.I. Credit Union, specially invited guests and to you the UWI graduates. My name is Aaliyah Dickerson and I am a current student of the Hugh Wooding Law School and a proud UWI St. Augustine graduate from the Faculty of Law.

I would like to firstly express my sincere gratitude to the Board and Management of the U.W.I. Credit Union for inviting me to address you on my membership experience right here at the 2023 U.W.I. Credit Union UWI Graduates Mixer.

The Credit Union's vision statement states as follows: The U.W.I. Credit Union is the institution of first choice for superior financial and other services. As a first time Credit Union Member, I must emphasize that without a doubt this Credit Union was definitely my first choice upon searching for an institution that embodies integrity, proactivity and commitment to help me along my educational journey, and guess what, I can proudly stand here today and say that this Credit Union did not provide just that but instead exceeded my expectations. I am of high belief that God led me to this institution and as we all know He knows best.

Permit me to firstly recognize the Membership application process which for me was done as smoothly as possible with the excellent service and assistance provided by Mr. Leon Grey. I did not have to sit and wait for hours to be attended to. Upon arrival, I was immediately greeted by the security officer who in return provided me with directions of where to sit and in approximately 5 mins I was attended to. My documents were verified and in less than a week I was told of my approved membership. Because the process was so organized without any hesitation, even my Mom became a Member from witnessing the unrigorous process.

I understand that with us this evening are UWI Graduates. Therefore, I would like to emphasize that no matter what level of education you want to attain, the U.W.I. Credit Union avails its educational loan to its Members who are tertiary students that are seeking a higher education. Accordingly, I would like to share some of my personal experiences in relation to the educational loan. Firstly, the application process was not as lengthy as expected and apart from that it was quite convenient. Besides having to actually verify original documents in person, the loan officer tried to limit having to physically come into the office as much as possible by allowing me to send any additional requested documents via email. This in itself was a huge life saver and of much convenience for me especially as a student. I also admired how efficient the loan officer was in dealing with the application and the effective communication put forth. The emails were professional and any questions or concerns I posed were immediately answered. I was continuously provided with updates and feedback and additionally there were no delays in receiving email responses. The loan application process was quick as well as the approvals. My reason for saying this is due to the fact that in less than two weeks of my application I was informed of the approval and was further able to receive the finances in a timely manner.



What stood out to me the most was the fact that even if your loan application is initially denied, the Credit Union provides you with the opportunity alongside your cosigner to sit and review your application with members of the Board within the Credit Union in order to be provided with the best available loan option if possible. Moreover, in order to holistically cater for full time students I found the interest rates to not be exceedingly high and the repayment period to be quite appropriate. I must strongly emphasize that this Credit Union is one that cares!

Additionally, the Staff is so welcoming and friendly. They all try to create a safe environment and promote a family-like atmosphere amongst its members. I remember before securing membership, from the moment I walked in I was greeted in the purest way possible. My experience with the credit union was not solely for financial purposes. I had the opportunity to participate in one of its upcoming ads and interact with some of the staff. It was a tremendous experience and yet again they were so accommodating. As a member I have realized that the Credit Union tries to stay connected with its members through its social media platforms and by constantly providing updates in relation to its numerous events and activities. I can recall participating in one of their social media challenges where I eventually won an entire hamper filled with goodies.

I could see the passion and pride the Credit Union takes in fulfilling its mission, keeping its high standards and representing its continued trail blazing success whilst trying to balance a bond with its members outside of its professionalism. I could see their passion and mutual support in education and every other realistic aspect for its members as well as the Credit Union's Management and their efforts to provide financial liberalization amongst its members. Finally, as a member I could see the passion for the Credit Union's spirit of promoting investment minded Members. As I conclude, this credit union has proven that you can be true to your professional ideals even while you expand your range of financial services; strengthen your strategic and modern plans to better compete with the rest of the financial sector; all this, while striving to adhere to acceptable prudential and governance standards. The fact that you all at the U.W.I. Credit Union can accomplish all these things simultaneously, speaks volumes for the commitment of your management and staff, your current Board of Directors and indeed the entire leadership and Membership that built and helped shape this institution. I congratulate you all in your efforts to keep the credit union's spirits alive.

Without a doubt, based on all of my positive experiences with this institution, I highly recommend any of you sitting here today that is not a Member yet to join and choose this Credit Union as your first choice.

Let me end by thanking the U.W.I. Credit Union for inviting me to share my overall experiences and I trust that with your commitment and team spirit you will continue to lead the way to positive change within the financial arena.
Thank you .