

West Coast Co-operative Credit Union Ltd.

June 2020

Office Hours & Locations

Salisbury

Monday-Friday
8:00 am to 3:00 pm

St. Joseph

Monday,
Wednesday &
Friday
8:00 am to 3:00 pm

Colihaut

Tuesday & Thursday
8:00 am to 3:00 pm

Coulibistrie

Friday
8:30 am to 1:00 pm

Permanent Shares



WCCCU permanent shares opens the door to all the benefits of membership including access to a wide range of affordable, quality and modern products and services at one of Dominica's leading financial institutions.

The Member Share Capital represents the money members invest in their credit union and leave there so that they can continue to be part owners of the credit union. These monies form the capital (money) of the credit union.

WCCCU and cannot be withdrawn.

The price per share is only \$50. Persons wishing to become members of WCCCU have to buy at least one share at \$50. With these shares members become eligible for dividends annually.

Members can buy as many shares as they wish. WCCCU encourages members to buy a few shares every year for building up their share capital and strengthening the capital base of their credit union.

Shares are your equity in

Your New Car, is closer than you think!

Purchasing a new car is a huge decision. Make sure you have your ducks in a row before deciding on which car you want to take home.

Ensure that you do your research before making a purchase. This may involve visiting more than one dealership and looking around online by visiting various websites, before making a decision.

Once you know which type of vehicle you would like to pur-

chase, make sure you check how much the insurance and replacement parts will be so you can factor these costs into your decision and your budget in the long term.

When settling on a price you should focus on the overall price and not just the monthly payment. Focusing on the payment does not allow you to consider the interest rate, term or full amount that you will actually pay for the car.

Once your mind is made up, make sure you visit or call the West Coast Co-operative Credit Union, as your financial institution of choice.



Contact us ...
767-295-2682

www.wcccu.net



Protecting Your Finances During COVID-19



1. Don't ignore COVID-19 notifications from your financial providers
2. If your income has been affected by COVID-19, call your creditors and lenders
3. Avoid panic purchasing
4. If you're stuck at home, take some of your time to build financial literacy
5. Reduce expenses to increase savings and avoid new credit card debt
6. Focus on paying off the debt you already have
7. Expand your emergency savings fund

Source: Alard, M. (2020, May 6). *Protecting Your Finances During COVID-19*. Retrieved from Consolidated Credit: <https://www.consolidatedcredit.org/financial-news/financial-tips-for-a-pandemic/>

Family Bereavement Insurance

Family Bereavement Insurance provides cash in the event of death, which can be used to pay for funeral costs.

The cover amount is paid out within 48 hours after submitting all the relevant documentation and claim being validated. You will have the ability to pay for expenses relating to a funeral without having an extra financial burden.



Plan	Amount \$	Benefit \$
Plan A	\$75.00	\$15000.00
Plan B	\$60.00	\$12,000.00
Plan C	\$50.00	\$10,000.00
Plan D	\$35.00	\$8,000.00
Plan E	\$25.00	\$5,000.00
Plan F	\$15.00	\$3,500.00

West Coast Co-operative Credit Union,

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PO Box 794

Roseau

Commonwealth of Dominica

📞 **767-295-9343/617-6477**

✉️ **wccculd@gmail.com**

