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PRESS RELEASE COMMUNITY AND WORKERS OF JAMAICA COPERATIVE CREDIT UNION

Community and Workers of Jamaica Co-operative Credit Union Limited, which is now the largest Credit Union in Jamaica with an asset size of \$15.9B, has completed the implementation of its new core banking platform, Sharetec, from Bradford Scott, out of the United States. The Credit Union's objective is to meet the needs of our members and their families in Communities across Jamaica, to realize the full potential of first, second and third generations and beyond. After eighteen months of planning and execution, the new system went live on November 5, 2018. Chief Executive Officer, Mr. Carlton Barclay, recently announced the new service offerings to the Members and prospective members of the Credit Union. He has been very strategic and focused on improving the efficiencies of the Credit Union through technology, while providing ease of access to the growing membership of Community and Workers of Jamaica Co-operative Credit Union.

"This is a proud moment for us", stated Mr. Pete Smith, President of Community and Workers of Jamaica Cooperative Credit Union. "Prior to the merger with former St. Elizabeth's Co-operative Credit Union, there was also a merger with former Denoes and Geddes Co-operative Credit Union. We are infused with the passion for meeting the needs of our members and their families in Communities across Jamaica and our diversified products and services make this possible. We have products specially tailored for each stage and phase of the lives of our members."

"The board of directors of C&WJ have agreed to make the system available to all credit unions in Jamaica through an agreement with Bradford Scott and QNET" said Pete Smith.

"We are excited about our new on-line, value added services, which include, Loan Application, External Funds transfer to other financial institutions, as well internal funds transfer between accounts at the Credit Union, as well as bill payments. New members can now apply for membership on-line. Additionally, we have launched our Mobile app for both Apple and Android" said CEO, Carlton Barclay. Mr. Barclay indicated that the core banking system conversion was a seamless one and he was very appreciative to both members and staff for their continuous commitment to the Credit Union.

This core banking system implementation came exactly two months after Community and Workers of Jamaica Cooperate Credit Union Limited merged with former St. Elizabeth Co-operative Credit Union on September 1, 2018, which extended its branch network to 22 across the island. Now Members of Community and Workers of Jamaica Co-operative Credit Union can do business with ease from the comfort of their homes, but also has more options for face to face interaction, focused on building and strengthening relationships with members which is central to the Credit Union's ethos.

"The new banking platform facilitates the diversity in product and service offering that Community and Workers of Jamaica Credit Union offers to our members. We couldn't be more delighted. The Bradford Scott team was easy to work with and they understood our needs and desire to create efficiency and ensure ease of access for our valued members" stated Mrs. Joyce West-Johnson, Chief Operating Officer of the Credit Union.

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"The Bradford Scott team has been great partners in making this a reality for us!" stated Chief Operating Officer, Mrs. Joyce West Johnson. "With the new technology available, the possibilities are endless." stated Mrs. West Johnson.

Kevin Kolar, a board director with Sharetec Systems stated, "We are very pleased with the C&WJ conversion. The teams worked very well together and were extremely well prepared. This has been one of our most seamless conversions to date, we look forward to working with QNET, C&WJ and other credit unions in Jamaica."

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