



CREDIT UNION

Cayman Islands Civil Service Association
Co-operative Credit Union Limited

Member Charter

The Cayman Islands Civil Service Association Co-operative Credit Union Limited is committed to providing you with excellent advice and service. This Charter explains what you can expect from us.

Helpful and Friendly Service

We Will:

- Greet you politely, with a warm smile and address you by name
- Assist in a sincere and attentive manner
- Identify ourselves
- Speak clearly
- Listen carefully to your needs and strive to provide solutions
- Advise you of products and services that will benefit you
- Thank you for your business.

Committed

We Will:

- Provide you with up-to-date information
- Provide updates on products and services
- Provide financial counselling
- Be responsible lenders
- Provide member training
- Provide products and services relevant to our members needs
- Provide positive, creative and appropriate financial solutions
- Deal Fairly with any complaints
- Comply with legal and industry standards
- Recognize your rights as a Member Owner
- Recognize our impact on the wider community
- Offering free one-on-one and group financial education
- Treat you like family, recognizing you on your special days such as your birthday
- Always charging the lowest or no fees.

Honesty and Integrity

We Will:

- Act with strong moral and ethical principals
- Act fair and ethical while assisting you

Respectful

We Will:

- Treat you with respect and dignity
- Apply our policies fairly
- Respect your privacy

Professional Service

We Will:

- Assist you as quickly as possible
- Keep appointments
- Deliver high customer service standards
- Be reliable and professional always
- Explain how a decision is made about your application or enquiry and when you can expect an answer
- Contact you directly by phone or in writing when a decision is made
- Respond to your written and phone enquires promptly
- Tell you when a problem will be rectified
- Semi annual statements.

How you can help us

We Will ask you to:

- Conduct your business with us ethically and honestly
- Treat our staff politely and with respect
- Let us know if you cannot keep an appointment
- Tell us if you cannot meet your repayment obligations
- Provide us with accurate and up to date information
- Respect property owned by CICSA Co-op Credit Union
- Behave in a manner that is not aggressive or offensive
- Let us be the first to know if you unhappy with a service
- Speak in a professional tone while in the banking hall

Reviewing our Member Charter

We Will:

- Review our Member Charter annually
- Make changes when necessary
- Communicate changes

Grand Cayman Office-58 Huldah Avenue- PO Box 1450- Grand Cayman KY1-1110- Phone: 345-949-8415 Fax: 345-949-8910

Cayman Brac Office-12 Kirkconnell Street- PO Box 262- Cayman Brac KY2-2101-Phone: 345-948-0655 Fax: 345-948-0406