



JAMAICA CIVIL SERVICE MUTUAL  
THRIFT SOCIETY LIMITED

MEMBERS

# Advisory

*Dear Member:*

As part of our on going effort to improve our information flow and service delivery to you our valued stakeholders, we take this opportunity to advise you of some recently implemented changes in the procedures governing Committee Loans, Withdrawal of Shares and Cancellation of Shares. Please take note and be guided accordingly.

**Committee Loans:** To ensure that as many of our members as possible are able to benefit, the six (6) months interval between applications for Committee Loans will be enforced. The charge of \$300.00 in excess of tariff for loan granted outside of the interval will no longer be applicable

**Withdrawal of Shares:** A fee of \$500 per transaction will now be charged to members for withdrawing Shares. Also, requests from members for any withdrawal of Shares will be processed and disbursements made in instances where such requests are first submitted to and approved by the Committee of Management

**Cancellation of Shares:** Members with Shares in excess of \$167,000.00 may apply to the Committee of Management for either a part or all of the excess amount to be used for reducing their loan balances



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