



## C&WJ CO-OPERATIVE CREDIT UNION

### ORGANIZATIONAL CODE OF ETHICS

**C&WJ CO-OPERATIVE CREDIT UNION** is committed to ethical conduct in every aspect of our dealings with members, employees, vendors and others. We have been entrusted to handle the finances of those who are members of this Credit Union. The ethical manner in which we conduct business is very important in maintaining the integrity and trust that we have exemplified for years. To continue in this realm, the following principles of our CODE OF ETHICS include:

**HONESTY:** To be truthful in all our endeavors— including marketing activities; to be honest and forthright with each other; including members and all others that we come in contact with personally or by phone. We will follow all policies as set forth by the Board of Directors.

**INTEGRITY:** To deliver what we promise and to stand for what is right. Not to borrow or solicit from one another, members or any others with whom we come in contact with during the course of business. The members should never feel that they are obligated to us for the services we provide. We are to maintain the highest standards in conducting financial transactions for ourselves and members.

**RESPONSIBILITY:** To speak up, without fear of retribution, and report concerns in the workplace, including violations of laws, regulations and policies, and to seek guidance and clarification whenever there is doubt.

**RESPECT:** To treat all those with whom we come in contact with dignity, respect and fairness, regardless of their socio-economic background. We pledge to treat co-workers with that same dignity, respect and fairness.



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**CITIZENSHIP:** To obey the laws of Jamaica and to do our part to make the communities in which we live, work and serve a better place to be.

**COMMITMENT:** To apply our expertise and best efforts in serving the financial needs of our members.

**CONFLICT OF INTEREST:** To disclose and avoid all and any situation that could lead to a conflict of interest.

#### Our 10 Key Promises to you

1. We will be fair and ethical in our dealings with you.
2. We will focus on our members.
3. We will give you clear information about our products and services.
4. We will be responsible lenders.
5. We will deliver high customer service and standards.
6. We will deal fairly with any complaints.
7. We will recognize members' rights as owners.
8. We will comply with our legal and industry obligations.
9. We will recognize our impact on the wider community.
10. We will support and promote this Code of Ethics.