



**JAMAICA
NATIONAL
GROUP**



NEWSLETTER

MARCH 2019

JN Foundation Bewi\$e Financial Literacy Programme

In its bid to contribute to the development of a more financially literate country, the JN Foundation has successfully devised and implemented the BeWise Financial Empowerment programme, to teach the core principles of money management and to expose participants to the tools necessary in their quest to improve their financial status, stability and independence.

Making *wise* financial choices and effectively managing money is key to avoid falling into debt.

JN Foundation BeWi\$e Tips

- Save regularly - at least 10% of your income
- Save before you spend
- Plan for your retirement from your first paycheck
- Manage your credit card expenses carefully and pay off your bill in full, on time
- Select the right credit card, which is suitable for your needs and read the terms of the agreement

To schedule a presentation, contact

JN Foundation

32 1/2 Duke Street
Tel: 876-926-1344

email: foundation@jnbank.com



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JN Rewards



JN Rewards offers real value to members of The Jamaica National Group, with instant savings when they show or pay with any JN branded debit card, credit card, JN Retirement, JN Money or JAA card at several participating merchants across the island and select locations.

Access discounts of up to 20 per cent from a network of merchants spanning multiple industries such as hotels, electronics, fashion, restaurants, auto parts among others. You can receive your JN benefit once you present your JN cards at the checkout counter.

www.jnrewards.com



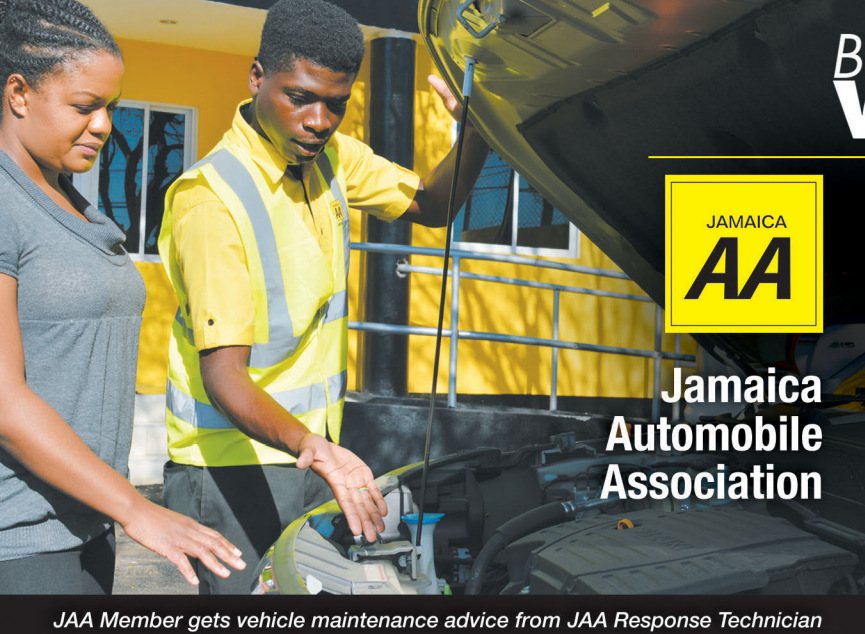
Life Insurance
COMPANY LIMITED

LAUNCHES NEW PRODUCTS

JN Life Insurance has launched new Life Insurance products geared to individuals to assist with funeral expenses.

- "JN Life Comfort" will assist clients with final expenses for themselves and/or their loved ones. The plan offers coverage from a minimum of \$250,000, to a maximum of \$1.5 million.
- Clients have the option of adding Accidental Death and Dismemberment, Total Permanent Disability and Disability of Waiver Premium Riders, as part of their coverage.

Contact: **JN Life Insurance Company** at 876 926-1344, www.jnlifeinsurance.com, email: jnlifeins@jngroup.com



Jamaica Automobile Association

JAA Member gets vehicle maintenance advice from JAA Response Technician

Jamaica Automobile Association How to Approach A Road Crash

With more than 13,000 people injured annually in road crashes, drivers need to be prepared for the inevitable encounter with a crash site.

"Some common behaviour by those first at crash site can cause additional physical harm to the injured", says Dael Whyllie, Marketing and Sales Manager, Jamaica Automobile Association (JAA). The 2017 'Cost of Care Project', reported that half of road traffic crash victims suffered from head and facial injuries, requiring special care in moving them at a crash scene, in case they incur further neck and back injuries.

If an injured person is having breathing difficulties, you may be able to assist by clearing away obstructions from the mouth, such as stones, dirt or dentures, and a clean cloth may be used as a compress to stop the flow of blood from a serious wound.

"Unless the injured person is in danger from fire or oncoming traffic, it is best not to move him or her until adequate help is available", stated Ms Whyllie. And, if the vehicle has plunged into a ravine or over a precipice, assess if it is safe for you to assist, and if this is possible, proceed cautiously.

JN Bank Credit Card VISA Alerts



Track and manage purchases with your JN Bank VISA credit card even more effectively with VISA Alerts!

JN Bank VISA card holders can now:

- Closely monitor their JN Bank VISA credit card accounts
- Check for unusual transaction activity
- Take immediate action at the first sign of potential fraud

Every time you use your JN Bank VISA credit card, you will receive an email with the following details:

- time and date of the transaction
- transaction amount and last 4 digits of the card used
- name of merchant and location

If you have not received alerts after using your JN VISA credit card, please call the JN Contact Centre at 888-991-4065-6 or 876-926-1344 or email creditcard@jnbank.com.

Monitor your spending!

Stay on top of your credit card purchases with **JN Bank VISA Alert!**

Avoid Clever ATM Theft Scams

ATM banking technology advances, so do the thieves. You need to know what to look for when next you visit an ATM to withdraw funds.

The JN Security team shares tips to help you to protect your debit card and improve password security.

ATM Security Tip

Thieves are using external devices to confiscate your card. In this scam, a blocking device, which can be as simple as some film glued to trap ATM cards, is inserted into the card slot of the ATM. Often, once your ATM card is trapped, a "Good Samaritan" will show up and offer advice on how to get your card back. He or she may suggest that you enter your Private Identification Number (PIN) a couple of times.

A very common reaction is to go into the bank to report your confiscated card. The thieves then remove the blocking device, along with your trapped ATM card and withdraw money from your account.

The JN Group Legal Unit shares tips to help you prepare your will. These tips are for information only. It is recommended that you seek legal advice when preparing your will.



FOUR GREAT REASONS EVERYONE SHOULD HAVE A LAST WILL AND TESTAMENT

- To appoint a guardian for your child
- To protect your assets
- To decide who receives your assets
- To make a difficult time less difficult for your family


Tips for Preparing your Will

1. You must be at least 18 years of age.
2. The Will must be prepared free of force or threat.
3. You must be of sound mind and have the intention to create the Will when it is being done.
4. Your Will must be in writing and be signed by you.
5. Your Will must be signed by two witnesses in your presence who saw you sign. Witnesses may be any two persons; however, it is recommended that the witnesses are not beneficiaries or a spouse of a beneficiary.


Password Security



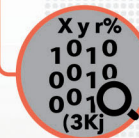
Passwords ensure that your online account is kept secured and confidential




It is important that your password is strong to avoid unauthorised access to your account



Strong passwords should contain at least eight characters of upper and lower case, numbers, and special characters



Choose passwords that are difficult for others to guess*



Change passwords every 30 to 90 days and never share them with anyone.
* Passwords created from family members' names and/or dates of birth is never recommended.

CONTACT US



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