



BE IN THE KNOW

NEWSLETTER Vol. 3

Editor's Message

Cheques are used worldwide as a means of payment for goods and services. This form of payment is very popular, primarily because it's safer than cash and it provides a good way of reconciling your bank accounts.

Cheque transactions form a significant part of NCB's branch activities. In this issue, we highlight the benefits of NCB's Express Deposit Machines and how to use them.

A handwritten signature in black ink, appearing to read 'Courtney Campbell', is written over a light blue circular graphic element.

Courtney Campbell
General Manager, Retail Banking Division


EXPRESS DEPOSIT

CELEBRATING

170
YEARS
1837-2007

How does the Express Deposit Machine work?

The Express Deposit Machines are easy to use. Let us show you how, step by step:

- Step 1:** Complete your cheque deposit voucher as you would do normally.
- Step 2:** There are envelopes that you will use to make your deposit. Complete the deposit receipt that's on the envelope by writing your name, address, telephone number, account number/utility company, deposit amount and the date.
- Step 3:** Insert deposit voucher/utility bill and cheque(s) in the envelope.
- Step 4:** Detach the receipt from the envelope. Seal envelope and place it in the Cheque Depository chute.
- Step 5:** Insert the receipt face up into validator slot. This opens the chute and captures the envelope into the locked cabinet of the machine. Your receipt will also be validated with the date and time of the transaction.
- Step 6:** Remove your validated receipt from the machine and keep it for your records.

Benefits of using the Express Deposit Machines

Convenience & Speed – there is no line to join to make your deposits and transactions can be completed in seconds!

Safety – the deposits are secured in the machine's locked cabinet and only bank officials can open it. All envelopes are opened and processed on the day of receipt.

Validation – the express deposit machine places a stamp on your receipt. This reaffirms the authenticity of your transaction.



NCB In Your Area

Kingston

NCB donated \$20,000 to The Salvation Army Feeding Programme & The Substance Abuse Rehabilitation Centre. This donation assisted in providing food, shelter and comfort for the less fortunate.

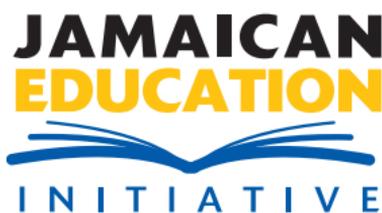
A donation of over \$50,000 was made to the Small Business Association of Jamaica (SBAJ). Proceeds went towards funding their 40th Anniversary expo and banquet. At these events, small business owners were informed of the various options available to them which could assist in growing their businesses.

Linstead

NCB supported an initiative to beautify the Rose Duncan Park. A contribution of \$100,000 was made to rehabilitate the park and clean up its environs. The park is frequently visited and as such, the residents will definitely appreciate its transformation.

N.C.B. Foundation

Through the Jamaican Education Initiative (JEI) which is administered by the NCB Foundation, the Vere Technical High School received over \$150,000 to upgrade and get new computers for use by its students. NCB thanks its Keycard holders whose purchases allow us to contribute 1%, of their credit card purchases to the JEI.



Know - How Tips

by Stuart Barnes
Manager, NCB Savanna-La-Mar



In Branch Transactions

1. Never allow anyone to accompany you to the teller's window when doing your transaction.
2. Write your address and telephone numbers on your deposit and withdrawal vouchers. This will help bank officials to contact you quickly in case there's a discrepancy with your transaction.
3. Always retain a copy of your cheque deposit slip in case you need to make a query.
4. If you withdraw money, count and verify the amount before you leave the teller's window.
5. Be vigilant. Be on the look out for people who may be following you when you exit the Bank.

Did you know?

Clearing is the system by which NCB and other banks within Jamaica exchange and settle cheques. This is done at the Central Clearing House. Cheques currently take three (3) working days to be cleared.

All lodgments, containing another bank's cheque for J\$500,000 or more, received at 2:30pm or later each day will be credited to the customer's account on the following business day. The three day clearing period would therefore, start on the following day.



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