

JAMAICA

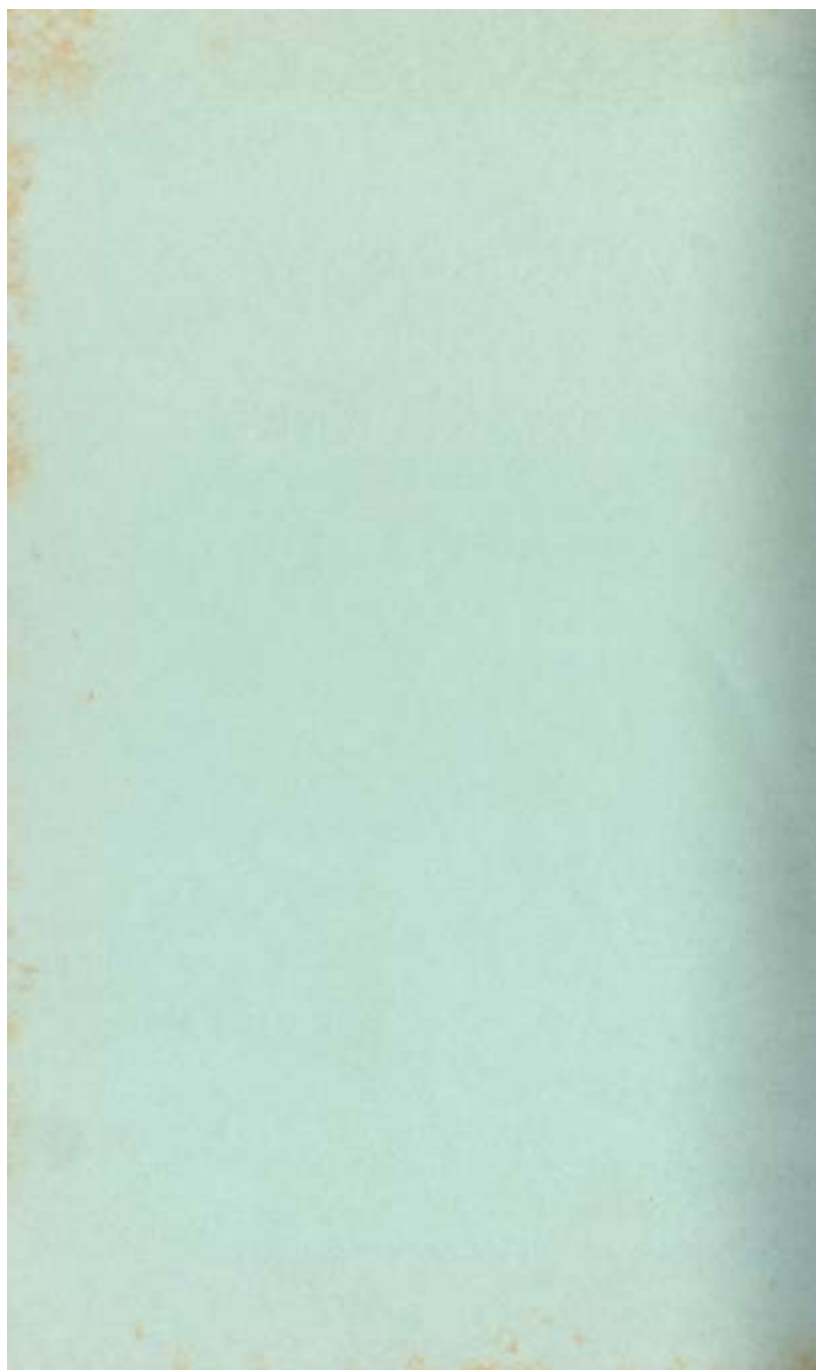
POST
OFFICE
GUIDE

1977

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**WORKERS SAVINGS
AND
LOAN BANK**



WORKERS SAVINGS AND LOAN BANK

Head Office

The Head Office of the Bank is in Kingston at 134—140 Tower Street at the corner of Tower Street and Orange Street

Branches—Post Office outlets

There are 255 Branches at Post Offices throughout the Island. Accounts may be opened and operated at any of these Branches or at the Head Office in Kingston.

Security

The repayment of monies deposited in the Savings Bank together with interest thereon at the time of the change over from the Government Savings Bank to the Workers Savings and Loan Bank is guaranteed by the Government of Jamaica.

Secrecy

Strict secrecy is observed and all employees of the Bank are forbidden by law to make any disclosures concerning depositors accounts.

Types of Accounts

The following types of account may be opened—

- Single Account* —may be opened in the name of anyone seven years of age upwards, withdrawals being made on the signature of the individual. Such a depositor may also be a party to a joint account or a trust account.
- Infant Account* —may be opened in the name of any person on behalf of and in the name of an infant under seven years of age. Withdrawals are made on the signature of the person opening the account until the infant attains the age of 21 years; thereafter, the person referred to as the infant shall operate the account.
- Joint Account* —may be opened in the names of not more than three persons, with arrangements for the account to be operated on the signature of all or any number of the parties or by one of the parties named, during life.
- Trust Account* —may be opened in the name of:—
- (i) Societies registered under the Friendly, the Industrial and Provident and the Co-operative Societies Act.
 - (ii) Firms, clubs, institutions, organisations and other bodies, also in the name of one or more persons in trust for another person or persons.
 - (iii) Executors, Administrators and Trustees under the Attorneys, Executors and Trustees (Accounts and General) Act.
 - (iv) Any Government Department or Fund.

Withdrawals must be on the signatures of the person or persons specified from time to time to operate the account.

Not more than one account of the same type may be opened in the same name or names.

Workers Savings and Loan Bank, contd.**Opening an Account**

An account may be opened with a deposit of not less than two dollars and any future deposits must not be less than Two Dollars. The method of opening an account is very simple. The depositor fills up a lodgment form and furnishes a specimen signature which should be duly witnessed by a Justice of the Peace, Minister of Religion, Postmaster, or some other responsible person.

Account can be readily opened and operated by persons residing abroad by making written application to the Manager.

Passbooks

A passbook, showing the amount deposited, is issued immediately at the Bank's headquarters, or within a few days of the deposit made at a Branch.

The passbook must be presented with every subsequent transaction for the amount to be recorded therein. Depositors are requested to see that every transaction, deposit or withdrawal is correctly entered in the passbook and also to ensure the safe-keeping of passbooks, the number of which should be privately noted for reference.

If a passbook is lost, the loss should be reported immediately to Head Office and the number of the book quoted. A charge of twenty cents will be made for advertising the loss of the passbook. A charge of twenty cents is also made for replacing a mutilated passbook. Passbooks should be sent to Head Office as soon after the 31st March and the 30th September in each year, as is possible, in order that interest may be entered therein.

Deposits

Deposits (and withdrawals) may be made at the Head Office or any branch of the Bank irrespective of where the account was opened. The balance that may be held to the credit of any one account is not limited. Deposits may be sent to Head Office by free registered post; the passbook must accompany all such deposits. Deposits may be transferred from one account to another, and to or from the Post Office Savings Bank in the United Kingdom.

Form in which Deposits are accepted

Deposits are accepted in Jamaican Currency or other legal tender including Cheques, Bank Drafts, Payable Orders, British Postal Order, Post Office Money Orders or Dollar Bills (United States and Canadian). Cheques, Drafts or Orders should be made out in the name of the Depositor or the Manager of the Workers Savings and Loan Bank.

Schools' Savings Programme

This system is intended to help children primarily to save small units of as little as 1 cent at a time by joining a school's savings programme and making lodgments in a school's savings account book at the school.

Withdrawals

- At Head Office* —A depositor, may on demand, withdraw a part or the whole of his deposit, subject however to the right of the Manager to demand from any depositor fifteen days notice of any withdrawal.
- At Branches* —Depositors may on demand, withdraw up to \$50.00 in any one Bank day. A depositor wishing to withdraw more than \$50 must inform the Clerk in Charge, who will communicate with Head Office by telegram, with a view to payment being made at the earliest possible time.

Workers Savings and Loan Bank. *contd.*

A depositor who resides at a place where there is no Branch of the Bank can make a withdrawal through the post by sending his passbook to Head Office with a withdrawal form, signed for the amount required. Depositors resident abroad can also make withdrawals in this manner. If the depositor is unable to obtain a withdrawal form, a letter signed by the depositor stating the amount required, will be accepted.

Interest

Interest on the minimum monthly balance at the rate of 7% per annum is added to accounts half-yearly on the 31st March and 30th September.

Interest is payable on amounts of \$1 or multiples thereof, but not on fractions of \$1.

Money deposited bears interest for each complete calendar month of deposit. Money withdrawn ceases to bear interest for the month of withdrawal unless withdrawn on the last day of the month or the last working day thereof.

Alterations in Names of Accounts.

If any alteration in or any addition to the name of an account is necessary the passbook should be sent to Head Office with the necessary instructions. No alterations of any nature should be made to a passbook by any depositor.

Marriage of Female Depositor

The passbook and Marriage Certificate, together with a specimen signature executed in the married name on the appropriate form, should be sent to Head Office for the change of name to be noted. The passbook and Marriage Certificate will be returned to the depositor.

Address

Depositors should notify the bank of any change of their address as noted in their passbooks, unless otherwise informed passbooks will be sent to the address noted therein.

Information

All inquiries in connection with an account should be addressed to Branch Manager, Workers Savings and Loan Bank, 134 Tower Street, Kingston. Information concerning any matters relating to the Bank will be readily given on application to the Manager.

WORKERS SAVINGS AND LOAN BANK**List of Branches**

	<u>BRANCH</u>	<u>DAYS OPEN TO THE PUBLIC</u>
KINGSTON (6)	Allman Town (Kingston 4)	Daily
	Denham Town (Kingston 14)	Daily
	Franklin Town (Kingston 16)	Daily
	Port Royal (Kingston 1)	Daily
	Windward Road (Kingston 2)	Daily
	Mercury House (Kingston 18)	Daily

Workers Savings and Loan Bank, *contd.*

	BRANCH	DAYS OPEN TO THE PUBLIC	
ST. ANDREW (18)	Halfway Tree (Kingston 10)	Daily	
	Constant Spring (Kingston 0)	Daily	
	Cross Roads (Kingston 5)	Daily	
	Hagley Park (Kingston 11)	Daily	
	Jones Town (Kingston 12)	Daily	
	Liguanea (Kingston 6)	Daily	
	Mona Kingston 17	Daily	
	Vineyard Town (Kingston 3)	Daily	
	Whitfield Town (Kingston 13)	Daily	
	Harbour View (Kingston 17)	Daily	
	Stony Hill (Kingston 9)	Daily	
	Bull Bay	Daily	
	Mavis Bank	Monday, Tuesday, Friday	
	Red Hills	Monday, Wednesday, Friday	
	Gordon Town	Monday, Tuesday, Friday	
	Lawrence Tavern	Tuesday, Wednesday, Friday	
	Mount James	Monday, Wednesday, Saturday	
	Newcastle	Tuesday, Friday	
	ST. THOMAS (14)	Morant Bay	Daily
		Bath	Daily
Golden Grove		Daily	
Port Morant		Daily	
Seaforth		Daily	
Trinity Ville		Tuesday, Thursday, Saturday	
Yallahs		Monday, Wednesday, Friday	
Whitchorses		Monday, Tuesday, Friday	
Cedar Valley		Tuesday, Thursday, Saturday	
Dalvey		Monday, Tuesday, Friday	
Airy Castle		Monday, Wednesday, Friday	
Landswey		Monday, Wednesday, Friday	
Spring Garden		Tuesday, Friday	
Sunning Hill		Tuesday, Thursday	
PORTLAND (18)	Port Antonio	Daily	
	Buff Bay	Daily	
	Manchional	Daily	
	Hector's River	Tuesday, Friday, Saturday	
	Balcarres	Monday, Wednesday, Friday	
	Fellowship	Monday, Wednesday, Friday	
	Hope Bay	Tuesday, Thursday, Saturday	
	Skibo	Monday, Wednesday, Saturday	
	Comfort Castle	Tuesday, Wednesday, Friday	
	Fruitful Vale	Monday, Tuesday, Friday	
	Long Bay	Monday, Tuesday, Friday	
	St. Margaret's Bay	Monday, Wednesday, Saturday	
	Spring Hill	Monday, Wednesday, Friday	

Workers Savings and Loan Bank, *contd.*

	BRANCH	DAYS OPEN TO THE PUBLIC
PORTLAND, <i>contd.</i>	Swift River	Monday, Friday, Saturday
	Windsor Castle	Monday, Wednesday, Friday
	Fairy Hill	Tuesday, Thursday
	Moore Town	Tuesday, Thursday
	Priestman's River	Tuesday, Friday
ST. MARY (23)	Port Maria	Daily
	Annotto Bay	Daily
	Guy's Hill	Daily
	Highgate	Daily
	Richmond	Daily
	Castleton	Monday, Tuesday, Friday
	Clonmel	Monday, Tuesday, Friday
	Albany	Monday, Tuesday, Friday
	Boscobel	Monday, Wednesday, Friday
	Brainerd	Monday, Wednesday, Friday
	Gayle	Tuesday, Thursday, Saturday
	Oracabessa	Monday, Wednesday, Friday
	Carron Hall	Tuesday, Friday, Saturday
	Enfield	Monday, Wednesday, Friday
	Islington	Monday, Tuesday, Friday
	Lucky Hill	Monday, Wednesday, Friday
	Pembroke Hall	Tuesday, Wednesday, Friday
	Retreat	Tuesday, Thursday, Saturday
	Free Hill	Monday, Wednesday, Friday
Hampstead	Monday, Wednesday, Saturday	
Belfield	Tuesday, Friday	
Bonny Gate	Tuesday, Saturday	
Union Hill	Tuesday, Saturday	
ST. ANN (19)	St. Ann's Bay	Daily
	Brown's Town	Daily
	Claremont	Daily
	Ocho Rios	Daily
	Discovery Bay	Daily
	Moneague	Daily
	Runaway Bay	Daily
	Alexandria	Tuesday, Thursday, Saturday
	Bamboo	Tuesday, Thursday, Friday
	Cave Valley	Monday, Wednesday, Friday
	Lydford	Monday, Wednesday, Friday
	Blacks onedge	Monday, Wednesday, Saturday
	Gibraltar	Tuesday, Friday, Saturday
	Lodge	Monday, Wednesday, Friday
	Calderwood	Wednesday, Friday, Saturday
	Borobridge	Tuesday, Saturday
	Laughlands	Wednesday, Saturday
	Lime Hall	Wednesday, Saturday
Walkerswood	Tuesday, Friday	
TRELAWNY (17)	Falmouth	Daily
	Duncans	Daily
	Ulster Spring	Daily
	Albert Town	Daily
	Bunker's Hall	Tuesday, Thursday, Saturday
	Clarke's Town	Monday, Wednesday, Friday
	Rio Bueno	Monday, Friday, Saturday
	Sherwood Content	Monday, Wednesday, Friday

Workers Savings and Loan Bank, *contd.*

	BRANCH	DAYS OPEN TO THE PUBLIC
TRELAWNY, <i>contd.</i>	Duanvale	Monday, Wednesday, Friday
	Jackson Town	Tuesday, Wednesday, Friday
	Wakefield	Monday, Wednesday, Friday
	Deeside	Monday, Friday
	Lorrimers	Wednesday, Saturday
	Stewart Town	Monday, Friday
	Troy	Tuesday, Friday
	Warsop	Tuesday, Friday
	Wait-a-Bit	Tuesday, Friday
	ST. JAMES (19)	Montego Bay No. 1
Montego Bay No. 2		Daily
Reading		Daily
Cambridge		Daily
Anchovy		Monday, Wednesday, Saturday
Adelphi		Monday, Wednesday, Saturday
Sign		Monday, Wednesday, Friday
Stonehenge		Monday, Wednesday, Friday
Hampden		Wednesday, Friday, Saturday
John's Hall		Monday, Wednesday, Friday
Little River		Tuesday, Wednesday, Friday
Maroon Town		Monday, Wednesday, Friday
Montpel er		Tuesday, Friday, Saturday
Catadupa		Tuesday, Friday
Lottery		Tuesday, Friday
Mount Horeb		Tuesday, Friday
Point	Tuesday, Saturday	
Somerton	Tuesday, Thursday	
Welcome Hall	Tuesday, Friday	
HANOVER (12)	Luca	Daily
	Green Island	Daily
	Dias	Monday, Wednesday, Saturday
	Hopewell	Monday, Tuesday, Thursday
	Jericho	Monday, Wednesday, Saturday
	March Town	Monday, Wednesday, Friday
	Maryland	Monday, Wednesday, Friday
	Ramble	Tuesday, Thursday, Saturday
	Sandy Bay	Monday, Wednesday, Friday
	Askenish	Tuesday, Friday
	Cascade	Monday, Thursday
	Great Valley	Tuesday, Thursday
WESTMORELAND (17)	Savanna-la-Mar	Daily
	Petersfield	Daily
	Little London	Daily
	Bethel Town	Monday, Wednesday, Saturday
	Cave	Monday, Wednesday, Saturday
	Frome	Tuesday, Thursday, Saturday
	Grange Hill	Monday, Wednesday, Friday
	Friendship	Tuesday, Thursday, Saturday
	Leamington	Monday, Wednesday, Friday
	Negril	Monday, Tuesday, Friday
	Sheffield	Monday, Wednesday, Friday
	Whitehouse	Monday, Wednesday, Friday
	Darliston	Monday, Tuesday, Friday
Lamb's River	Monday, Wednesday, Saturday	
Bluefields	Wednesday, Friday	

Workers Savings and Loan Bank, *contd.*

	BRANCH	DAYS OPEN TO THE PUBLIC
	Glenislay St. Leonards	Wednesday, Saturday Monday, Wednesday, Friday
ST. ELIZABETH (23)	Black River Malvern Santa Cruz Siloah Balaclava	Daily Daily Daily Daily Monday, Wednesday, Friday, Saturday
	Maggotty	Monday, Tuesday, Thursday, Saturday
	Fyffes Pen Junction Middle Quarters Munro College Myersville Newmarket Ipswich Mountainside Ginger Hill Top Hill Aberdeen Treasure Beach Giddy Hall Elderslie Lacovia Nain Springfield	Tuesday, Friday, Saturday Tuesday, Thursday, Saturday Monday, Wednesday, Friday Tuesday, Thursday, Saturday Monday, Wednesday, Friday Monday, Wednesday, Friday Monday, Tuesday, Friday Monday, Wednesday, Friday Monday, Tuesday, Friday Monday, Wednesday, Friday Monday, Wednesday, Saturday Monday, Wednesday, Friday Monday, Wednesday, Friday Tuesday, Friday Tuesday, Friday Tuesday, Saturday Monday, Thursday
MANCHESTER (18)	Mandeville Christiana Kirkvine Porus Newport Coleyville Devon Walderston Watson's Hill Williamsfield Maidstone Mile Gully Pratville Shooters Hill Alligator Pond Craighead Cross Keys Spur Tree	Daily Daily Daily Daily Daily Monday, Wednesday, Saturday Monday, Wednesday, Saturday Monday, Tuesday, Friday Monday, Wednesday, Friday Tuesday, Thursday, Friday Tuesday, Thursday, Friday Monday, Thursday, Friday Monday, Wednesday, Friday Monday, Tuesday, Friday Tuesday, Friday Tuesday, Friday Wednesday, Friday Tuesday, Friday
CLARENDON (27)	May Pen Alley Chapelton Lionel Town Frankfield Race Course Spaldings James Hill Hayes Colonel's Ridge Croft's Hill	Daily Daily Daily Daily Daily Daily Daily Monday, Wednesday, Saturday Monday, Wednesday, Saturday Tuesday, Wednesday, Friday Monday, Wednesday, Friday

Workers Savings and Loan Bank, *contd.*

	BRANCH	DAYS OPEN TO THE PUBLIC
CLARENDON, <i>contd.</i>	Crooked River	Monday, Wednesday, Saturday
	Kellits	Monday, Wednesday, Friday
	Mocho	Monday, Wednesday, Friday
	Salt River	Tuesday, Friday, Saturday
	Smithville	Monday, Wednesday, Friday
	Thompson Town	Monday, Wednesday, Friday
	Trout Hall	Monday, Thursday, Friday
	Grantham	Monday, Wednesday, Saturday
	Richmond Park	Monday, Wednesday, Friday
	Aenon Town	Tuesday, Thursday, Saturday
	Alston	Tuesday, Saturday
	Four Paths	Tuesday, Friday
	Milk River	Tuesday, Friday
	Rock River	Tuesday, Saturday
	Toll Gate	Tuesday, Friday
	Wood Hall	Wednesday, Saturday
ST. CATHERINE (24)	Spanish Town	Daily
	Innswood	Daily
	Linstead	Daily
	Old Harbour	Daily
	Ewarton	Daily
	Guanaboa Vale	Monday, Wednesday, Friday
	Bog Walk	Tuesday, Thursday, Saturday
	Gregory Park	Monday, Wednesday, Saturday
	Lluidas Vale	Monday, Wednesday, Saturday
	Redwood	Monday, Wednesday, Friday
	Riversdale	Monday, Wednesday, Saturday
	Sligoville	Monday, Thursday, Saturday
	Troja	Tuesday, Thursday, Friday
	Above Rocks	Monday, Tuesday, Friday
	Bellas Gate	Monday, Wednesday, Friday
	Glengoffe	Monday, Wednesday, Friday
	Harewood	Monday, Wednesday, Saturday
	Watermount	Monday, Wednesday, Thursday
	Bartons	Tuesday, Friday
Brown's Hall	Tuesday, Thursday	
Ginger Ridge	Tuesday, Friday	
Harkers Hall	Monday, Friday	
Pear Tree Grove	Tuesday, Thursday	
Point Hill	Tuesday, Friday	
TOTAL: 255.		