



BANKING MADE EASIER ...

Given the fast pace of today's world, it can be a challenge just finding time to go to the Bank. At The Bank of Nevis Limited, we offer you more ways to access your money 24/7.

Now that is **BANKING MADE EASIER!**

Whether it is withdrawing or depositing cash, transferring money between accounts or checking account balances, you can handle these and many more banking needs easily and conveniently via our ATM and B-ONline Internet Banking.

In this issue of BON News, we highlight two ways to manage your accounts; both are available for your convenience, 24 hours a day, 7 days a week, at no additional cost.

The Bank of Nevis Limited Launches New ATM



The Bank of Nevis Limited's New ATM at Xpetrol

The Bank of Nevis Limited is pleased to announce the launch of its new ATM at Xpetrol in Camps Village, St. James' Parish, Nevis.

The new ATM accepts both VISA/PLUS and MasterCard/Cirrus credit and debit cards.

A brief ceremony was held on Thursday 10 May, 2012 to bless the new ATM.

Pastor James Douglas performed the blessing while longstanding customer and shareholder of the Bank as well as joint proprietor of Xpetrol Limited, Mr. Franklyn Browne cut the ribbon to officially signal the launch of the new ATM.

The expansion of the Bank's ATM network is yet another way of bringing banking closer to you while providing you with convenient 24/7 access to your accounts; it is **BANKING MADE EASIER.**

The Bank of Nevis Limited remains committed to delivering the very best in quality banking service through the use of technology.

We invite our customers to take advantage of the services provided by our new ATM such as cash withdrawals, balance inquiries and transfers between accounts.

What do you think about this issue?
Share your thoughts with us at info@thebankofnevis.com

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Our Products & Services:

- SAVINGS ACCOUNTS
- CHEQUING ACCOUNTS
- FIXED DEPOSITS
- LOANS
- OVERDRAFTS
- ONLINE BANKING
- ATM FACILITIES
- CREDIT CARDS
- DEBIT CARDS
- MERCHANT SERVICES
- BILL PAYMENTS
- NIGHT DEPOSITORY
- SAFE DEPOSIT BOXES
- BANK DRAFTS
- TRAVELERS CHEQUES
- WIRE TRANSFERS
- INVESTMENT & BROKERAGE SERVICES
- OFFSHORE BANKING

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Enjoy Anytime, Anywhere Access to Your Accounts

Want to move money between your accounts?

Want to know if a cheque has cleared?

Want to make payments to your BON credit card?

You can easily handle these and many more banking needs, anytime and anywhere using our time saving 24/7 ATM and online banking services.

At The Bank of Nevis, we are committed to giving you convenient access to your accounts.

Here's a brief overview of how you can manage your accounts at our ATM and Online.

ATM Banking

Our ATMs offer convenient 24 hour banking giving you round-the-clock access to your account.

You can ...

- Withdraw cash
- Make deposits
- Transfer funds between accounts
- Check account balances



BON employee, Jewella Queeley withdrawing cash from our new ATM at Xpetrol.

Online Banking

Our B-ONline Internet Banking offers a secure and easy way to manage your finances 24/7.

You can...

- Check account balances
- Transfer funds between accounts
- Schedule recurring transfers between eligible accounts
- Pay any BON credit card
- View statements for the life of the account
- Receive balance alerts via your e-mail
- Enter and view stop payments
- Download statements into financial programmes

**B-ONLINE INTERNET
BANKING**



Your BON Financial Tips — 6 ATM Safety Tips !

Here are a few tips to help keep you safe at the ATM.

- 1) **Always protect your ATM card** and keep it in a safe place, just like you would cash, credit cards or cheques.
- 2) **Keep your Personal Identification Number (PIN) a secret.** Never write it down anywhere.
- 3) **Have your ATM card ready and in your hand as you approach the ATM.** Do not wait until you get to the ATM to take your card out of your wallet or purse.

- 4) **Be careful that no one can see you enter your PIN at the ATM.** Use your body to "shield" the ATM keyboard as you enter your PIN into the ATM.
- 5) **Do not count or visually display any money you received from the ATM.** Immediately put your money into your pocket or purse and count it later.
- 6) **When using the ATM at night, park as close as possible to the ATM, in a well-lighted area.** If the lights at the ATM are not working, do not use it.



The Bank of Nevis Limited Appreciates Its Administrative Professionals

The Bank of Nevis Limited joined the Nevis Chapter of the National Association of Administrative Professionals, St. Kitts and Nevis in the observance of Administrative Professionals' Week held April 23 – 27, 2012 under the theme "Embracing Diversity—Critical to Organizational Success".

On Tuesday, April 24, Mrs. Orenca Pemberton, Administrative Assistant to the General Manager attended the 1-day training seminar entitled 'Performance Management – Minimizing Stress, Maximizing Effectiveness for Organizational Development' held at the Red Cross Building in Charlestown.

On Wednesday April 25, 2012, the Bank's Administrative Professionals were treated to the luncheon in the main dining room of the Nisbet Plantation Hotel.

On Friday April 27, each of the Bank's seven (7) Administrative Professionals were presented with fresh, live roses and personalized greeting cards by their respective managers/supervisors in appreciation of their work here at the Bank.

General Manager of the Bank, Mr. L. Everette Martin expressed words of appreciation to the Administrative Professionals for their dedication to the Institution.



*BON Administrative Professionals
(Back: l-r,) Kasie David, Orenca Pemberton,
Keressa Hanley, Kathy Jones.
(Front: l-r) Dyan Newton, Micheline Dore,
Glyniss Daniel*

The Bank of Nevis Limited Sponsors Two Athletes for the 2012 C.U.T Games in Jamaica

The Bank of Nevis Limited has once again demonstrated its ongoing commitment to the development of sports on Nevis with the handing over of a sponsorship cheque to President of the Nevis Teachers' Union (NTU), Mrs. Ermileta Elliott.

The Bank's sponsorship, which was presented by Marketing Officer for the Bank, Mrs. Bronte Swanston-Hendrickson, provided assistance for two (2) of the thirteen (13) named athletes who represented Nevis in the

14th Biennial Caribbean Union of Teachers (CUT) Games held in Jamaica from July 20—21, 2012.

On receiving the cheque, Mrs. Elliott expressed appreciation on behalf of the athletes and the NTU.



*(L-R) Shirmon Caines, Ercia Blake,
Sonia Bowen-Tuckett, Bronte Swanston-
Hendrickson, Ermileta Elliott, Adelvin Phillip
Donna Browne)*

Staff Profile — Meet Trevor Hendrickson

TREVOR HENDRICKSON, BSc is the Manager of the IT Department.

Trevor joined The Bank of Nevis in 1989, as a teller. He later served as a supervisor in the Operations Department before moving on to the IT Department.

Trevor holds a Certificate in Banking from The Chartered

Institute of Bankers and a Bachelor of Science Degree in Business Studies with a concentration in Information Technology from Southern New Hampshire University. Trevor is pursuing certification in CISCO Networking.

Trevor serves as Secretary to the Building Committee and in June 2010 he was given the honour of turning the soil to signal the start

of construction of the Bank's new premises.

In 2009, Trevor was honoured by the Bank for his 20 years of dedicated service to the Institution.



**Trevor Hendrickson, BSc
IT Manager**



Tribute on the Passing of Dr. Simeon Daniel



Following is a press release which was issued by The Bank of Nevis on the passing of Dr. Simeon Daniel.

"The Board of Directors, Management and Staff of The Bank of Nevis Limited extend heartfelt condolences to the family of

Dr. Simeon Daniel and the people of Nevis on his passing. The establishment of The Bank of Nevis was the brainchild of Dr. Simeon Daniel whose political and personal manifesto was the economic prosperity of Nevis and the improvement in the quality of life for Nevisians.

Dr. Daniel was an indefatigable and

fearless champion for the rights of the people of Nevis. He was an advocate for the ordinary man and woman and during his tenure as the first Premier of Nevis served with distinction. He will be remembered for his unique vision, wisdom and decisiveness. May he rest in peace."

The Bank of Nevis Limited Joins ACH



The Eastern Caribbean Central Bank (ECCB) and the commercial banks in the Eastern Caribbean Currency Union (ECCU) have agreed to establish an Automated Clearing House (ACH) to enhance the efficiency of the cheque processing system in the sub-region.

The objective of the ACH, which is scheduled to be launched in October 2012, is to reduce the cost and time for processing cheques.

All customer cheques must comply with the newly established standards for the ACH system and have the Magnetic Ink Character Recognition (MICR) feature.

Here are some questions that you might have about the ACH and how it will affect you?

Q. Do I need to get new cheques for the new ACH system?

A. Yes. These new cheques, although very similar in physical appearance will have the required MICR encoding for the new ACH system. Customers will be allowed to return full/unused cheque books in exchange for new ones at no additional cost.

Q. Will my old cheques be accepted after October 2012.

A. Your old cheques will be accepted but they will not be processed through the ACH.

Q. As a business person, can I still print my own cheques?

A. Yes, however, they must conform to the exact specifications required under the new ACH system. These specifications are provided by The Bank of Nevis.

Q. Can I still use counter cheques?

A. No counter cheques will be issued or accepted when the new ACH system is implemented.

Q. Will I get back my used cheques?

A. Physical cheques will not be returned to customers. However, customers will have the option to receive copies or images of their cheques attached to their monthly statements. Images of used cheques can also be viewed via our B-Online Internet Banking.

Q. Will the Bank accept my cheque if I had to correct a mistake while writing my cheque?

A. The new ACH system will be automated so customers are asked to be extra careful when writing cheques. In cases where the genuineness cannot be verified or material alterations cannot be ascertained by the Bank, the cheque will not be processed through the ACH and may be returned to the customer.

Q. In addition to new cheques, are there any other changes to expect?

A. Yes, other vouchers will change as well including our deposit and withdrawal slips.

Q. How quickly will my cheque clear under the new ACH system?

A. Cheques will clear within two (2) business days.

Q. How will the new ACH system benefit me?

A. Cheques will clear quicker so customers will get faster access to their money.