



### THE BANK OF NEVIS LIMITED CELEBRATES 27TH ANNIVERSARY WITH WORSHIP SERVICE ...

#### 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



Scripture reading by Mrs. Orenca Pemberton



BON General Manager, Mr. L. Everette Martin warmly greeting the Church



Staff members rendering a special song



Group photo after church

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Celebrating 27 Years  
1985 — 2012

## BON Celebrates 27th Anniversary

The Bank of Nevis Limited celebrated its 27th Anniversary on Sunday December 9, 2012 with a worship service at the New Testament Church of God — Fountain. The staff members joined the congregation in singing praises to God and took active part in the service, reading the scripture and singing the song 'My God is Awesome.'

The celebration continued on Wednesday December 12, when the Bank hosted its Annual Customer Appreciation Day. Customers who visited the Bank on that day received tokens of appreciation and light refreshments.

The Annual Customer Appreciation Day gives the Bank an excellent opportunity to express thanks to its many valued customers for their support and loyalty to the Institution.



Staff member, Sherean Joseph showing appreciation to one of the Bank's valued customers.

Also in December, the Bank recognized several of its employees for their contribution to the success of the Institution over the years. The Awards were presented at the Bank's Annual Staff Christmas dinner held at the Montpelier Hotel on Saturday December 15, 2012.

The following Awards were presented:

**Perfect Attendance Award**  
for December 2011—November 2012

Shevon Williams and Jewella Queeley

**Long Service Awards**  
5 Years

Aiandra Knights  
Denrick Liburd  
Glyniss Daniel  
Micheline Dore  
Renford Baker  
Zadia Browne

10 Years  
Mark Lake  
Regis Wiltshire  
Sonia Bowen-Tuckett

25 Years  
Paula Wallace

**General Manager's Award**  
Shevon Williams  
Bronte Swanston-Hendrickson



to all of the AWARDEES!

## BON Partners with ECCB to Host FIM 2012



Financial Information Month (FIM) was observed in October 2012 under the theme 'Challenge Yourself: Innovate, Compete, Succeed!'

The Bank of Nevis Limited partnered with the Eastern Caribbean Central Bank (ECCB) and other participating financial institutions to host the FIM 2012 activities.

In addition to financial support, employees from The Bank of Nevis visited all three secondary schools on Nevis to engage the students on the theme 'Best Practices in Saving and Budgeting'.



Financial Discussions with CSS 6th Formers

A Charity Outreach Drive and Financial Fitness Walkathon also formed part of activities to commemorate the month-long observance.



Participants in the FIM Fitness Walkathon

Financial Information Month is observed annually in the eight (8) member countries of the Eastern Caribbean Currency Union (ECCU) and aims to improve the level of financial awareness and understanding of citizens.

## Your BON Financial Tips

Here are some financial resolutions to set you on the right footing for 2013:

- 1) **Get organized** — establish a clear picture of where you stand financially by making a list of your assets and liabilities.
- 2) **Set financial goals** — determine what you want to accomplish in the New Year. This may include buying a car, taking a vacation, furthering your education or building your home.
- 3) **Create a budget** — list all the money you earn and your expenses. Make sure that your expenses do not exceed your income.

- 4) **Educate yourself** — boost your knowledge of money matters through books, television, the Internet or simply coming in and talking to us.
- 5) **Grow your savings** — develop the habit of saving. Open a BON Priority Savings Account and try to save at least 10% of your salary each month.
- 6) **Take control of your debt** — know what your debts are and try to eliminate them starting with those with the highest interest rates.
- 6) **Establish an Emergency Fund** — try to save at least 3 - 6 months worth of living expenses to cushion the effects of unexpected job loss, medical expenses and other emergencies.



*Best wishes to all our valued customers for good health, happiness and financial security in 2013!*

## BON Announces Enhancements to its Online Banking



At The Bank of Nevis, we are always looking for ways to help you manage your money better and so, we have made some enhancements to our B-ONLINE Internet Banking which are designed to make the service more convenient for you.

With that said, we are proud to announce that you can now take advantage of our **NEW CHEQUE IMAGING FEATURE** which allows you to view images of cheques as well as deposits to and withdrawals from your accounts.

### You can easily:

- ◆ View images of cheques that have been posted to your account.
- ◆ Verify the cheque payee, the amount and when it was cashed.
- ◆ Print images of cheques, deposits and withdrawals.
- ◆ Simplify your filing system by cutting down on paper storage and filing cheque images electronically.

### FAQs

#### 1) How do I view an image online?

To view images online, log on to your account using B-ONLINE Internet Banking, select the 'transactions' option and click the cheque number to view the details of a cheque. To view the details of a deposit or withdrawal, click on 'view image'.

#### 2) Do all accounts offer online images?

Online images are available for all personal and business savings and chequing accounts.

#### 3) Can I view the front and back of a cheque?

Yes. To view the back of the cheque, click on the 'flip' button.

#### 4) When do images of my cheques become available online?

Cheques are available for viewing after they are posted to your account. If the cheque number is displayed, then the cheque has already been posted to your account and is available for viewing.

#### 5) Will I continue to receive paper copies of my cheques in the mail?

Yes, you will continue to receive paper copies of your cheques (free of charge) until June 30, 2013.

#### 6) Will joint account holders also be able to view online images?

Yes, anyone who has access to your account online will be able to view images of transactions on your account.

#### 7) Is there a charge for viewing online images?

Viewing images online is **FREE!**

Try our new **CHEQUE IMAGING FEATURE** and enjoy more autonomy in managing your money.

Not yet signed up for B-ONLINE Internet Banking?

**Call us today.... It's FREE!**



### BON Attends VOJN Annual Career Awareness Day

**T**he Violet O. Jeffers-Nicholls Primary School hosted their Annual Career Awareness Day on Friday 2 November, 2012 and representatives from The Bank of Nevis Limited were invited to enlighten the primary school students about the various job opportunities in the field of Banking.

Here is a pictorial report of our day well-spent with the students at The VOJN Primary School. **Thanks to the staff at VOJN for the opportunity to engage the young minds.**



*A group of students from the Charlestown Primary School learn about the various job opportunities in Banking from Marketing Officer, Bronte Swanston-Hendrickson*



[www.facebook.com/thebankofnevis](http://www.facebook.com/thebankofnevis)



*Customer Service Supervisor at BON, Jewella Queeley arranging BON's table at the VOJN Annual Career Awareness Day.*



*Students from The Charlestown Primary School saying what they would like to be when they grow up*

What do you think about this issue?  
Share your thoughts with us at [info@thebankofnevis.com](mailto:info@thebankofnevis.com)



*A group of students from the Belle Vue International Primary School learn about the various job opportunities in Banking from Jewella Queeley*



*BON's Table*

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