

The new CarIFS-ready
Co-Optima ATM card -
get yours today!



Barbados Public Workers' Co-operative Credit Union

Here is your new
CarIFS-ready
Co-Optima ATM card!



» Use your Co-Optima card and Save!



Get discounts of up to 15% when you pay
for purchases at these participating
retailers:

- Berger Paints, Spring Garden
- DGL Building Materials, Lower Estate
- Leacock's The Home Source, Haggatt Hall
- *and more coming soon!*

» It's Fast & Convenient

Now there's no need to wait in line at the teller or credit union ATM - access your account at over 100 CarIFS ATMs and over 2,000 point-of-sale locations islandwide

» It's Secure

The new Co-Optima card includes your photo and digital signature, so it's more secure - it's like your credit union identification card

» It Gives You Options

You can access your Shares and Call Deposits from any CarIFS ATM or point-of-sale terminal

» It Saves You Money

Get discounts of up to 15% at participating retailers when you pay for purchases using your card!



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Co-operative Credit Union Limited
Belmont Road, St. Michael • Broad Street, Bridgetown
Contact Centre Tel: (246) 430-5200
www.publicworkers.bb

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All information, rates, charges and discounts shown are
correct at time of going to press but are subject to change.

A perfect solution for your busy lifestyle!



BARBADOS PUBLIC WORKERS'
CO-OPERATIVE CREDIT UNION LIMITED

Questions? Answers!



» Can I use my old-style ATM card on CarIFS?

No, to be able to access your account at bank ATMs and point-of-sale terminals, you must exchange your older-style ATM card for the new CarIFS-ready Co-Optima card. Simply bring your old card into any branch, together with a form of photo ID, and your new card will be produced for you within minutes.

» Can I start using my new Co-Optima card as soon as I get it?

The card first needs to be activated on the CarIFS network before you can use it at other ATMs and point-of-sale terminals. Your card will be fully activated and ready for use anywhere, anytime, the next day after you receive it.

» What accounts can I access when I use CarIFS?

At a CarIFS ATM or when making a point-of-sale (POS) purchase, you have access to your credit union **Primary Shares (00)** and **Call Deposit (01)** accounts only. These will be labeled as “Savings” and “Checking”, respectively, on the ATM screen or POS terminal:

CarIFS:	means:
“Savings”	Primary Shares (00)
“Checking”	Call Deposit (01)

» Do I pay any fees for using my card?

You can continue using your Co-Optima card at our branch ATMs and cash dispensers absolutely **free**. However, your account will be charged a standard small fee when you use your card at other CarIFS ATMs or to make point-of-sale purchases:

- CarIFS ATM cash withdrawal (approved or declined) **\$1.00**
- CarIFS ATM balance inquiry (approved or declined) **\$1.00**
- CarIFS POS purchase (approved or declined) **\$0.50**
- All transactions at BPWCCUL ATM or cash dispenser **free**

» How can I check my account balance without having to pay a fee?

You can use our **Co-Optima Voice** service (tel: 437-8917) to check your account balance and transfer funds from any touch-tone telephone. You can also check your account online with **Co-Optima Connect**, at our website www.publicworkers.bb. These services are available 24 hours a day and are both free. If you are not already a user, just visit any of our branches to get started!



» Can I get a replacement card if mine is lost or damaged?

If your card is lost or stolen, simply visit one of our branches to receive a replacement card; there is a processing fee of \$10 for this. If your card is damaged or stops working, we will replace it for you at no charge.

