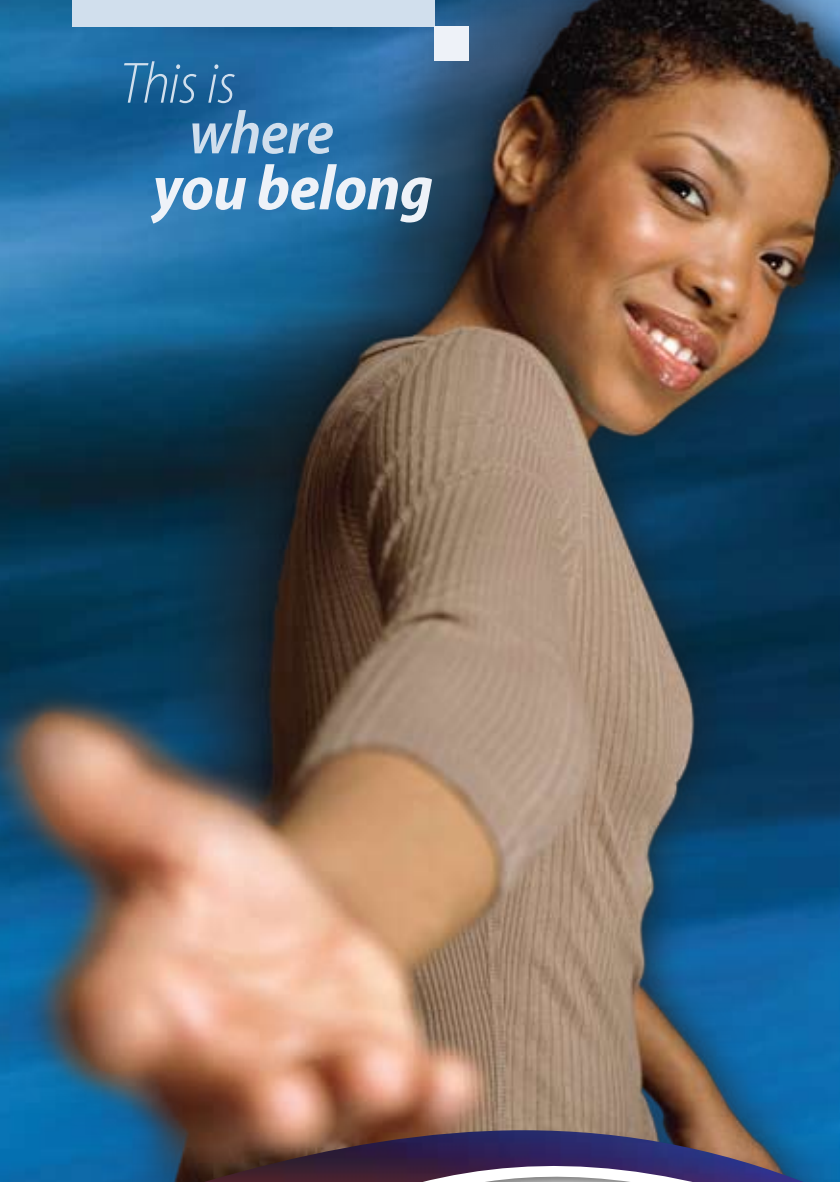




*This is
where
you belong*



If you want to...

- ✓ Be more than just another banking customer
- ✓ Access loans, mortgages and credit financing at some of the lowest interest rates available
- ✓ Receive interest on Call Deposits every month at competitive rates
 - ✓ Reduce your Income Taxes by being able to claim your credit union shares
 - ✓ Pay low fees, or no fees, for most services
 - ✓ Seize educational opportunities reserved exclusively for our members and children
- ✓ Have peace of mind through automatic insurance protection on your savings and loans
- ✓ Receive dividends and share in the success of your financial institution
- ✓ Get the most out of your money

...then this is where you belong!



**BARBADOS PUBLIC WORKERS'
CO-OPERATIVE CREDIT UNION LIMITED**
Belmont Road • Broad Street • Six Roads

Contact Centre Tel: (246) 430-5200

Toll-free: 1-866-800-6146

UK Freephone: 0808-234-1327

E-mail: contact@bpwccul.bb

www.publicworkers.bb



**BARBADOS PUBLIC WORKERS'
CO-OPERATIVE CREDIT UNION LIMITED**

Please call or visit any of our branches for more information and special conditions regarding specific products or services. The enclosed information was correct at time of printing but is subject to change without notice. Revised August 2008.

At Barbados Public Workers' Co-operative Credit Union, we

provide affordable loans and credit financing to individuals. We also make available the means for them to save, invest and grow their hard-earned money and build wealth for the long term.



We provide these services **exclusively to our members**. When you join our credit union, you are more than just a customer — you become a member and a shareholder. You share in the financial returns of the business and you have a voice in shaping the growth and direction of the organization.

A credit union is unique: it is a not-for-profit financial institution. Therefore, our focus is not to maximize profits — but to maximize service. We keep our loan interest rates low and our procedures hassle-free, while we pay you competitive rates of return on your savings.

Our goal is not just to do business with you but to build **an enduring relationship**. We continually strive to understand and anticipate your financial needs and serve them better and better every time.

We are proud of our reputation as an **innovative and trusted** provider of affordable financial services for nearly 40 years. Our achievements are built upon the support of tens of thousands of Barbadians just like you.

Today, membership in our credit union is **open** not only to public servants but to any Barbadian national, citizen or resident. Whatever your needs, we are here to help you realize your dreams and achieve financial success.

Loans & Credit Financing

Personal Loans

- Vehicles
- Debt Consolidation
- Education
- Medical
- Travel
- Weddings and Funerals
- Insurance & Property Tax
- Householders
- *and much more*



Revolving Line of Credit (LOC)

- Home Equity
- Back-to-School
- Christmas
- Land Tax
- Savings-secured and Unsecured LOC's

Real Estate and Mortgages

- Land
- Home Purchase
- House Construction
- Home Improvement

Home Equity Loans

Business Loans

Securities Investment Loans

Savings & Investment Instruments

- Membership Shares
- Prime Shares
- Call Deposits
- Salary Lodgment Account
- Term Deposits
- Premiere Plan High-Interest Term Deposit
- Homebuilders Savings
- Youth Saver Accounts
- Privilege Plan Seniors' Account
- UCOLSA Registered Retirement Savings Plan



Services

- Co-Optima™ ATM & Debit Card
- Internet Banking
- Telephone Banking
- **SurePay** Loan Payments, Deposits & Bill Payments
- Financial Planning & Counseling
- In-house Legal Services



Membership Benefits

- Automatic Loan Insurance
- Automatic Savings Insurance
- Scholarships & Educational Grants
- Disability and Maternity Benefits
- Income Tax Concessions

