

**WELCOME TO
GRENADA CO-OPERATIVE BANK LIMITED**

**NEW
EXPERIENCES
CREATE A
BUNDLE OF NEW
OPPORTUNITIES**

YOUR PERSONAL BOOKLET



Co-op Bank
welcome home

OUR STORY...

OUR VISION

Grenada Co-operative Bank Limited, fondly referred to as “Co-op Bank,” has a rich history in Grenada. Since its inception in 1932, Co-op Bank has grown and developed with the Grenadian people, leading the way on many remarkable accomplishments for the country. The history of Co-op Bank is the history of Grenada.

Co-op Bank was established by a group of local businessmen (Arnold Williamson, P.G. Hosten, R.O. Williams, W.E. Julien, T.E. Noble Smith, Sam Brathwaite, T.A. Marryshow and C.F.P. Renwick) to create a banking institution for local working class families who could not have afforded to open accounts at other banks.

Co-op Bank’s starting balance for accounts was a mere penny which differentiated it from the other banks and gave it the long standing name “The Penny Bank.” These local businessmen became the first Directors of the Bank and came up with the well-established motto “Thrift and Industry,” its symbol or logo being a beehive.

Today, we remain true to our origins and committed to our customers. At Co-op Bank we are passionate about helping Grenadians achieve their financial goals. With ingenuity and vigor like our founders, we continue to thrive, ranking among the largest in our local market in assets and customer patronage; we are now a local institution with international connections. We continue to replace stumbling blocks with exceptional banking solutions and most importantly, we always put our customers FIRST!



WELCOME TO GRENADA CO-OPERATIVE BANK LIMITED



Welcome home to Grenada Co-operative Bank Limited. We are thrilled to have you join us on this exciting journey. At Co-op Bank we aim to enhance the lives of our customers through our high-quality financial solutions. We anticipate a thriving relationship with you in the years to come.

For over 90 years, we have served Grenada with pride. Our journey has been inspiring as we have evolved and grown, achieving numerous milestones along the way. So too have our customers, and we take great pride in their achievements and celebrate with them.

As a member of the Co-op Bank family, you can expect excellent experiences, personalized financial solutions, convenient electronic banking solutions, innovative online and mobile tools, and affordable fees.

We focus on building mutually beneficial relationships with our customers. Our staff are dedicated and have the expertise to guide you smoothly through the transition process. Our team will work with you to discuss, determine and address your financial needs as we embark on our new journey.

Ultimately, we aim to make the process as seamless as possible for you. This booklet is our way of introducing ourselves and getting you started on your new banking experience. We are delighted to welcome you and to guide you towards your financial goals.

Let's get started!

WITH CHANGE COMES FRESH BEGINNINGS!

PERSONAL BANKING WITH CO-OP BANK

Here's What You Can Expect

At Co-op Bank, we care about your aspirations. We are committed to partnering with you to provide banking solutions that help you achieve them. Our extensive range of financial solutions is tailored to meet your ever evolving needs, whether you are at home or abroad.

Here are some specific features that you should note:

DEPOSIT PRODUCTS:

- ✓ NO withdrawal restrictions
- ✓ NO deposit fees
- ✓ FREE online statements
- ✓ Quarterly interest deposits on savings accounts.
- ✓ Low account maintenance fee charged quarterly.

LOAN PRODUCTS:

- ✓ Interest rates are fixed unless otherwise negotiated.
- ✓ Interest is calculated daily and is charged on the reducing balance.
- ✓ Terms and conditions for your existing facilities remain unless the facility is refinanced.

[Click for our schedule of fees and charges.](#)



PRODUCT MATCHES

FCIB PRODUCTS	CO-OP BANK PRODUCTS	FCIB PRODUCTS	CO-OP BANK PRODUCTS
DEPOSITS		LOANS	
Regular Savings	Regular Savings	Visa Classic Credit Card	Co-op Bank's Visa Classic - Automatic enrollment in Visa My Rewards - Waiver of annual fees for 1 year
Savings Plus	Treasure Chest	UWI Visa Classic Credit Card	
SureStart	Honey Bees Junior Savings - Debit cards for adults only	Visa Gold - Under US\$5,000	
Senior Savers	Horizon Savings - Reduced fees on specific types of transactions	UWI Visa Gold - Under US\$5,000	Co-op Bank's Visa Infinite - Automatic enrollment in Visa My Rewards - Waiver of annual fees for 1 year
Non-Redeemable Fixed Deposit	Fixed Deposit - 12 and 18 months - Redeemable with penalties	Visa Gold - US\$5,000 and over	
Regular Chequing	Personal Chequing Account	UWI Visa Gold - US\$5,000 and over	
Chequing Plus		Visa Platinum	
Platinum Chequing		BA Visa Platinum	
Senior Chequing		Personal Loans	
Direct Banking		Easy Cover Loans.	
USD Chequing	USD Savings Account	Residential Mortgage Loans	Personal Loans
GBP Chequing		Home Equity Line of Credit	Mortgage Loans
		Vehicle Loans	Chequing Account Protection Service (CAPS)
		Student Loans	Vehicle Loans
		Bank @ Work	Higher Education Loan Plan (HELP)
	Bank @ School	Special Product Offering	Higher Education Loan Plan (HELP) Package



TAKE STEPS THAT EMPOWER YOUR GROWTH!

BUSINESS BANKING WITH CO-OP BANK

Here's What You Can Expect

As you start your business or as your business transforms, we are there with you. We provide tailored services to support your business and ventures. As a customer-centric bank, we work closely with you to ensure you're achieving your objectives.

PRODUCT MATCHES

FCIB PRODUCTS	CO-OP BANK PRODUCTS
DEMAND DEPOSIT	
Business Current Account	<u>Current Account</u>
Business Premium	
USD Current Account	USD Personal Chequing Account or ECD Current Account
GBP Current Account	

FCIB PRODUCTS	CO-OP BANK PRODUCTS
LOANS	
Small Business Loans	<u>Small Business Loans</u>
Commercial Mortgage Loans	<u>Commercial Mortgage</u>
Visa Corporate	Visa Signature Business
Visa Business	- Automatic enrollment in Visa MyReward
BA Visa Business	- Waiver of annual fee for 1 year
Bizline Visa Business	
Overdrafts	<u>Overdrafts</u>

MANAGE YOUR WEALTH SUPERBLY, LIVE YOUR LIFE FREELY

WEALTH MANAGEMENT & FINANCIAL SERVICES

WITH CO-OP BANK

Here's What You Can Expect

Whether you choose to invest in regional companies or governments, rest assured that your investment goals will be our priority.

- ✓ Brokerage Services
- ✓ Dealer Services
- ✓ Escrow Agent Services
- ✓ Paying Agent Services
- ✓ Custodial Trust Services
- ✓ Foreign Exchange Trading
- ✓ Syndicate Arrangements



ELECTRONIC SERVICES

WITH CO-OP BANK

Co-op Bank's electronic services offers you the convenience of transacting your business at anytime and at any location.

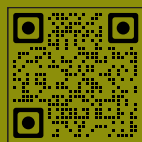


eBanking

Bank Anytime, Anywhere with eBanking

Manage your Co-op Bank account with ease, convenience and confidence with our eBanking services. Have the freedom and security to move money between accounts, make payments and check your balances anywhere in the world, all from your phone, tablet or computer.

- ✓ Login with biometric technology
- ✓ Schedule automated recurring payments
- ✓ Send wire transfers on the go
- ✓ Transfer money to accounts at banks locally and within the ECCU
- ✓ View your statement including images of cheques
- ✓ Execute payroll or bulk payments directly to accounts.



Scan code to download the app and get started.



Merchant Services

We offer your business the convenience and opportunity to expand your range of services with the capability to accept debit and credit card payments.



International Debit Card

With the Co-op Bank Visa® International Debit Card (IDC) you will continue to enjoy access to the full range of services you have grown accustomed to – cash withdrawals, balance transfers, inquiries, deposits, bill payments, etc. You also have access to your account through the CONNEX network of ATMs.

Our daily withdrawal limits have increased to \$5,000 at ATMs and \$10,000 at points of sale, including online



Credit Card

We offer credit cards which can be used to conduct direct or online purchases and cash advances. These credit cards are offered in three tiers: Visa Classic, Visa Infinite and Visa Signature Business.

All cards are automatically enrolled in Visa My Rewards.

CORRESPONDENT BANKING RELATIONSHIPS

Our Wire Transfer service allows you to send money to and from Grenada. Use any one of our corresponding banks, based on the currency being sent, along with the SWIFT and bank address.

GRENADA CO-OPERATIVE BANK LIMITED

8 Church Street
St. George's, Grenada
SWIFT Address: GROAGGD

CAD CURRENCY:

Bank Of Montreal
The International Branch, Toronto, Canada
Swift Address: BOFMCAT2
Account No.: 1019198
Transit #:31442 001

ECD CURRENCY:

St. Kitts-Nevis-Anguilla National Bank
P.O. Box 343, Basseterre, St. Kitts, W.I.
Swift Address: KNANKNSK
Account No.: 24673

GBP/ EUR CURRENCY:

Crown Agents Bank
St. Nicholas House,
St. Nicholas Road, Sutton, Surrey SM1 1EL, UK
Swift Address: CRASGB2L
Sort Code: 608368
Account No.: GBP 33025001
Iban: GB50CRAS60836833025001EUR:
Account No.: EUR 33025401
Iban: GB17CRAS60836833025401

USD CURRENCY:

Bank Of America
Miami, Fl
Swift Address: BOFAUS3M
Account No.:1901964767
ABA #:026009593

Crown Agents Bank

Bank's Address: St. Nicholas House,
St. Nicholas Road, Sutton, Surrey SM1 1EL, UK
Swift Address: CRASGB2L
Sort Code: 608368
Account No.: Usd 33025101
Iban: GB66CRAS60836833025101

TTD CURRENCY:

Royal Bank Of Trinidad & Tobago
P.O. Box 287,
3B Chancery Lane, Port Of Spain,
Trinidad & Tobago
Swift Address: RBTTTTPX
Account No.: 8811022477

BBD CURRENCY:

Republic Bank (Barbados) Limited
No.1 Broad Street, Bridgetown, Barbados
Swift Address: BNBABBBB
Account No.:0229297

ELECTRONIC FUNDS TRANSFER

Sending money to family and friends at banks locally and within the ECCU is made easy with our Electronic Funds Transfer (EFT) service.

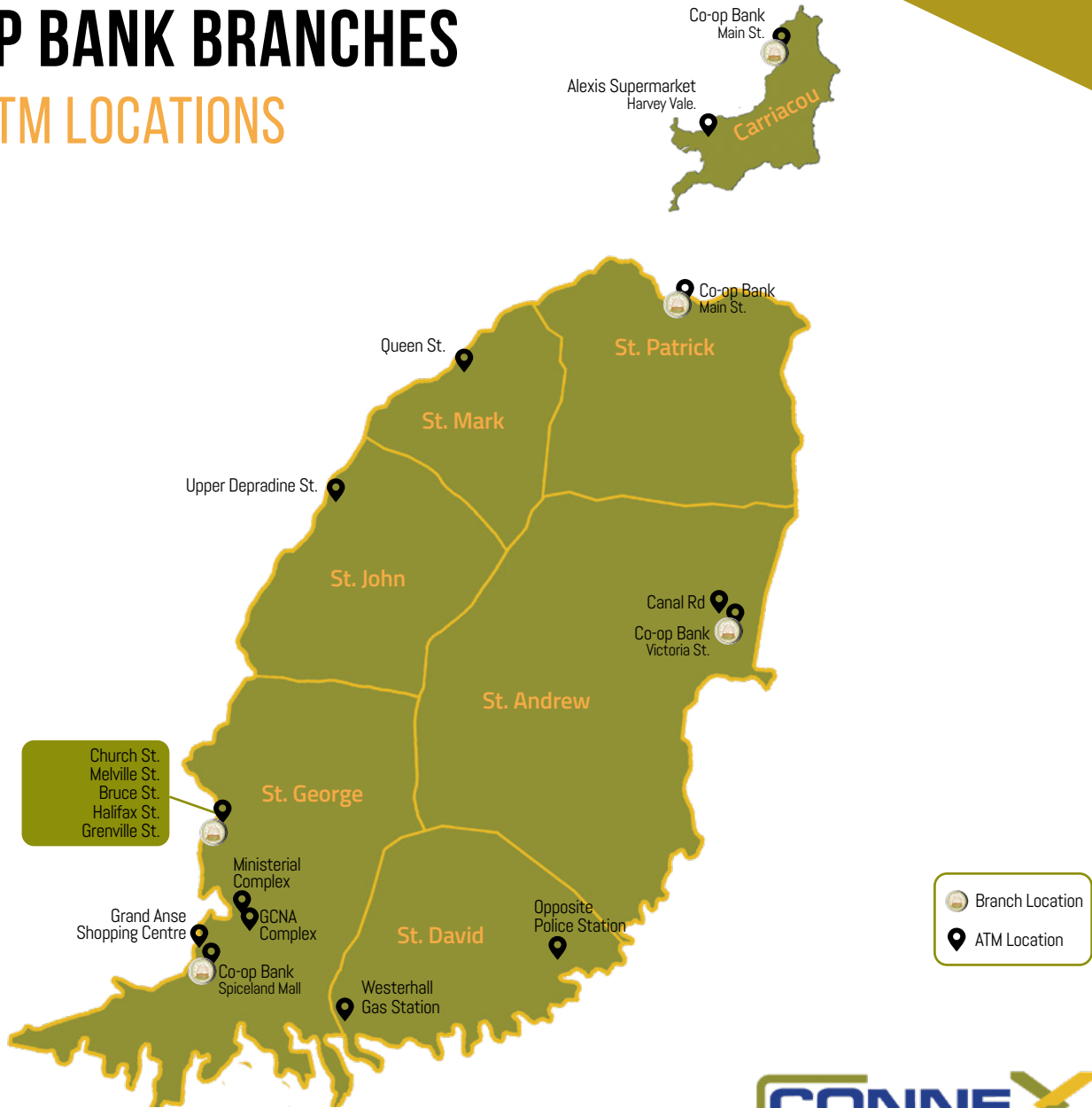
GRENADA CO-OPERATIVE BANK LIMITED

Routing # 000000233



CO-OP BANK BRANCHES

AND ATM LOCATIONS





Co-op Bank
— welcome home —