

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





# 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            | <u>Visa Signature Business</u> <ul style="list-style-type: none"><li>- Automatic enrollment in Visa MyReward</li><li>- Waiver of annual fee for 1 year</li></ul> |
| Visa Business             |  |
| BA Visa Business          |  |
| 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.

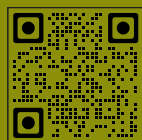


### **eBanking**

*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: RBTTPPX  
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.

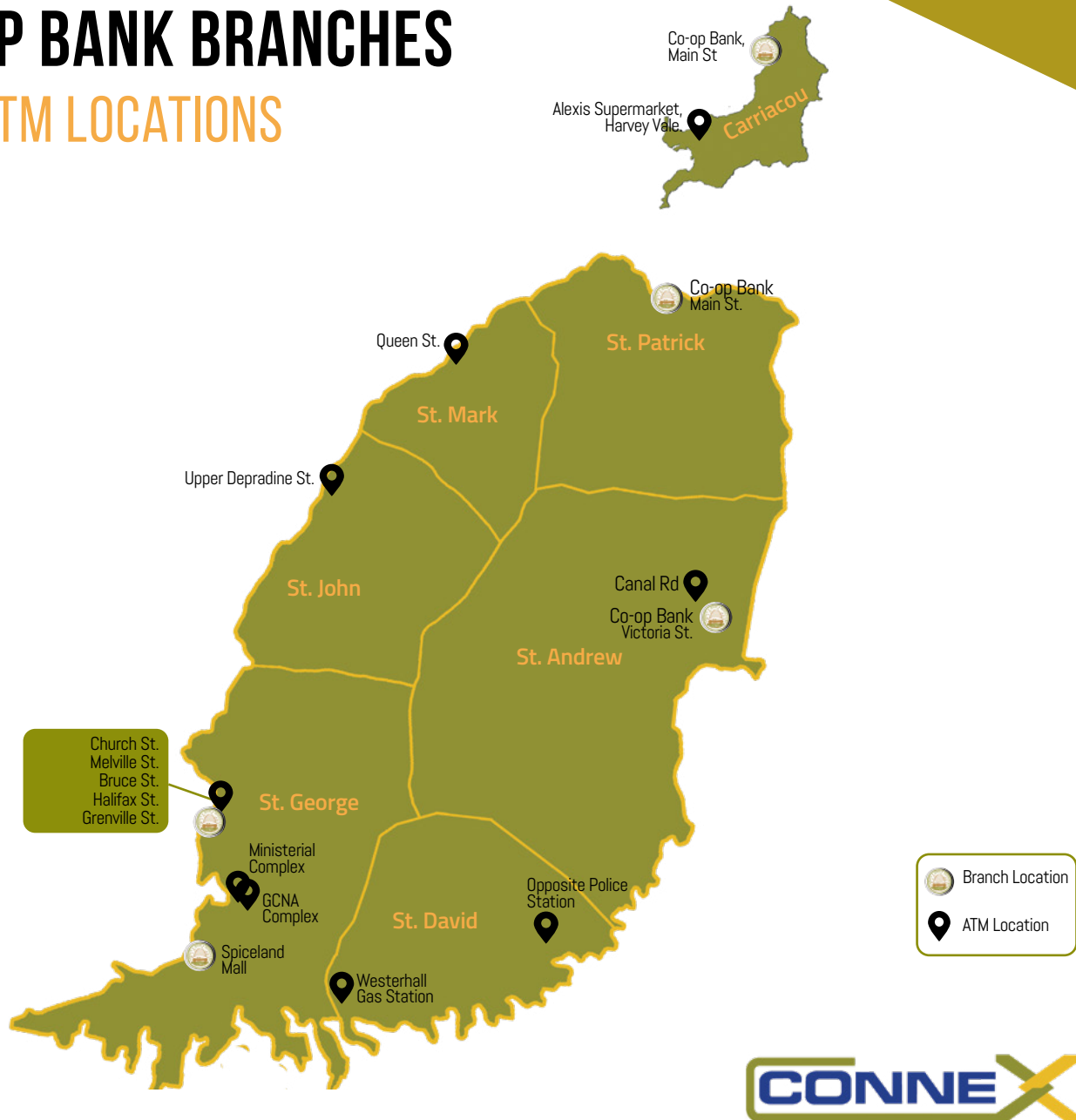
## **GRENADA CO-OPERATIVE BANK LIMITED**

Routing # 000000233



# CO-OP BANK BRANCHES

## AND ATM LOCATIONS





**Co-op Bank**  
— welcome home —