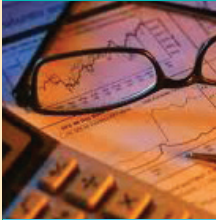
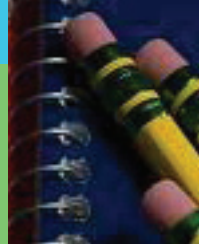


Investment Loans!



Lines of Credit!

Education Loans!



Life Insurance Coverage!

Discount on car insurance

You are entitled to discounts from the Co-operators General Insurance Company Limited when purchasing insurance coverage for your home or vehicle. You can also qualify for a loan from the Credit Union up to a maximum of \$10,000 at a preferred interest rate.

Returns on your savings

As a shareholder you are eligible for benefits in the form of dividends, interest and rebates.

We can help you reach
Your Financial Goals



**UWI (CAVE HILL)
CO-OPERATIVE CREDIT UNION
LTD.**

c/o The University of the West Indies
Caricom Research Building
Cave Hill Campus
St. Michael
Barbados

Phone: 246-417-4716 / 4539
Fax: 246-424-0662
Website: <http://creditunion.cavehill.uwi.edu>
Email: creditunion@cavehill.uwi.edu

**ATTRACTIVE INTEREST
RATES ON LOANS & SAVINGS**

HOW MEMBERSHIP OF THE CREDIT UNION BENEFITS YOU

PURCHASE YOUR OWN HOME



We provide mortgages up to \$400,000 at attractive interest rates. **No penalties for early repayment! No commitment or negotiation fees!** Legal costs for establishing the mortgage may be included in the amount of the loan.

Interest on loans with the Credit Union is calculated on the reducing balance, which makes the effective rate of interest even lower.

While a rebate on loan interest is not guaranteed, the UWI Credit Union has paid such a rebate consistently over the past several years.

Loans for Special Purposes

You can take advantage of our Lines of Credit at any time during the year up to a maximum of \$7,500, to cover such expenses as Back-to School, Christmas and travel.

Build Financial Security

You can access loans for business, investment, education and other purposes.

Plan for the future! Provide for your loved ones!

Protect your family/beneficiary against hardship in the event of your death, through the Mutual Benefits Plan (MBP)! As a Credit Union member under the age of 70, your loan will be covered under the Loan Protection Benefits up to a maximum of \$400,000, and savings up to a maximum of \$25,000 under the Life Savings Benefits.

Beneficiaries are also entitled to a Funeral Grant, which matches the member's savings up to a maximum of \$3,000. Temporary disability is also available once the period of disability is at least one month. MBP will cover your loan repayments for the period of disability, up to three months and a maximum of \$3,000.

Save for your future!

Invest in deposit and savings accounts at very attractive interest rates.



Credit Union Opening Hours

Monday to Thursday
8:00 a.m. to 3:30 p.m.

Friday
8:00 a.m. to 4:30 p.m.