

It's the International Year of Cooperatives  
and here at BECU we've begun celebrating...



Nigel + Sean +  
Michelle + Stacy  
\$\$\$\$

Refer a New Member to the Credit Union  
and get **\$30.00** worth of BECU shares **FREE**

That's **\$30.00** for each  
new member referred!!!

We're Continuously looking for great  
members like you!

We're sure you know of someone  
who could benefit from one of our  
innovative products!



Visit [www.becunonline.com](http://www.becunonline.com) to download a BECU membership  
application form, or contact our office at (868)628-4884/ 622-9634.

Remember your referral must specify on their application form that YOU are their "Recommender"!!

**SO HURRY** invite your friends to join BECU and  
**GET REWARDED** for making the referral.

**TERMS AND CONDITIONS:**

- Promotion period is November 15, 2011 to November 15, 2012.
- The person being referred must be a first-time member of the Credit Union and make a minimum deposit of \$90.00 towards shares on application for membership.
- Share Certificates are non-transferrable.
- Share Certificates will be disbursed monthly.



**BANK EMPLOYEES' CREDIT UNION  
Co-operative Society Limited**

Address: Cor. Bounes Rd. & Angeline St., St. James Phone: (868) 622-9634/628-4884 Fax: 628-2559

Email: [service@becunonline.com](mailto:service@becunonline.com) Website: [www.becunonline.com](http://www.becunonline.com)