

### Microfinance Products

The Society in its endeavor to remain relevant to its members needs has introduced Microfinance products and services available at the FOSA department. These highly affordable products will enable your groups and individual members to build themselves financially. For more information please contact the FOSA department.

### Salary Advance

#### Purpose

To support all salaried customers meet unexpected basic needs

#### Benefits

- Available to all account holders receiving a regular income
- Low interest rate charged on amount taken
- Processed the same day

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### Holiday Account

#### Purpose

Offers a convenient plan to build up and accumulate savings for holidays or giving your family as treat.

#### Benefits

- Competitive interest rates (Between 2% to 5% depending on the market rate)
- Joint Account and SHG

### Purpose

Enable people to save together or as groups

### Benefits

- Low operating balance
  - Competitive charges
  - Attractive interest rates
  - Easy access to funds through co-op ATM's (coming soon)
  - No charge on cash deposits
- 

## Childrens' Account

### Purpose

Provides an opportunity for parents to save for their children and also train them on the importance of saving.

### Benefits

- Low minimum operating balance
  - Competitive charges
  - Attractive interest rates
  - Easy access of funds through co-op ATM's (coming soon)
  - Account is operated by the parent or gurdian untill the child is 18
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## **School Fees Account**

### **Purpose**

Offers an avenue for parents to save towards their children's school fees

### **Benefits**

- Low minimum operating balance
  - Competitive charges
  - Attractive interest rates
  - Easy access of funds through co-op ATM's (coming soon)
  - No charge on cash deposit
- 

## **Salary Account**

### **Purpose**

This account is suitable for processing salaries as well as for savings.

### **Benefits**

- Low minimum operating balance
  - Competitive charges
  - Attractive interest rates
  - Easy access to funds through co-op ATM's
  - Access to salary advance
  - Access to loans
-

### **Savings Accounts**

#### Purpose

This account is a convenient plan for accumulating personal deposits. It can be opened by individuals or for businesses.

#### Benefits

- Low minimum operating balance
- Competitive charges
- Attractive interest rates
- Easy access to funds through co-op ATM's
- No charge on cash deposits

#### Salary Advance

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#### Benefits

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- \* Low interest rate charged on amount taken
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Joint Account and SHG

### Purpose

Enable people to save together or as groups

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### Savings Accounts

#### Purpose

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### Benefits

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- \* Attractive interest rates
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- \* No charge on cash deposits