



# MEMBER'S GUIDE

coopermc

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# Credit Union

## WHAT IS COOPERATIVISM?

It is a smart and widely recognized way to encourage and organize the collaboration and association of people or groups with the same interests, in order to obtain common advantages in their economic and non-profit activities.

## WHAT IS A MUTUAL CREDIT UNION?

It is a non-profit financial institution, supervised and authorized by the Central Bank of Brazil. Credit unions seek to work only with the equity of its members, loaning to themselves, with an affordable rate compared to others in the market. It is a system that regards the cooperative principles as a means to progress without credit speculation.



## WHAT'S IS THE DIFFERENCE BETWEEN CREDIT UNIONS AND OTHER FINANCIAL INSTITUTIONS?

The main difference between unions and banks is precisely the way to loan. Since unions are non-profit, they can charge below market interest rates and the residual balance (profit) generated is converted to the members.

Unions, banks and other financial institutions have some things in common, such as:

- They depend on the National Central Bank to work properly;
- They raise funds (capitalization);
- They loan money.

## WHO IS COOPERMC?

We are a non-profit financial institution, supervised and authorized to operate by the Central Bank of Brazil, owned by employees of the following companies: ABB; B&R Automation; Hitachi Energy and Accelleron - Turbocharging.

## HEAD OFFICE

### Coopermc - Guarulhos/SP

Av. Monteiro Lobato, 3411 - Vila São Roque  
ZIP: 07190-904 (building 17, under the restaurant)  
Phones: (11) 97625-4744 / (11) 97623-8493

## BRANCHES

### Coopermc - São Paulo/SP

399 Nicolas Boer Avenue, 12th floor, Lapa,  
São Paulo - SP - ED. TEAM CORPORATE-SP,  
01140-060 - Phone number: (11) 97627-4590

### Coopermc - Sorocaba/SP

Sen. José Erminio de Moraes Road, km 11  
SP 18087-125 (building 4 – Real Estate and DHO –  
beside the restaurant)  
Phone number: (11) 97628-0569

## BOARD OF DIRECTORS

It is composed of three members elected in a general meeting with a three-year term of office, playing a strategic role but deliberative only.

**President:** Fabio Araújo - ABB

**Vice-president:** Nadia Amaral - Hitachi Energy

**Secretary:** Cicero Bosquetti - Hitachi Energy

**Executive Committee:** It is subordinate to the Board of Directors and composed of two members appointed by said board and approved by the Central Bank of Brazil, with a three-year term of office. It is responsible for compliance with all operational, statutory, political and legal activities of the institution.

**Managing Director:** Marcos Roberto da Silva

**Administrative Director:** Leticia da Silva Maciel Brito



FOUNDATION  
**15/06/1982**



Number of MEMBERS  
**2.560**



Membership PERCENTAGE  
**84%\***



CIRCULATING Capital  
**BRL 51 million**



LOAN Portfolio  
**BRL 45 million**



Average number of loans  
MONTHLY GRANTED  
**350\***



Average total LOANED PER MONTH  
**BRL 2 million**

## COOPERMC EMPLOYEES



**Marcos Silva**  
Guarulhos



**Leticia Maciel**  
Guarulhos



**Priscila Meneses**  
Sorocaba



**Beatriz Oliveira**  
São Paulo

## Why join?

### GOALS

- To encourage members to start the habit of monthly savings of a salary amount, named “capital”;
- To grant loans with affordable interest rates.
- To help associates to establish and / or increase their assets, in addition to offering general guidance and financial support for emergency situations.

### BENEFITS

- Constitution of a savings account with higher income than the ones offered in the financial market (income by the Selic rate)
- Increase in purchasing power due to the low percentage of interests paid on loans
- Extended payment terms
- Settlement of debts with no interest at any moment, after the first paid installment
- Loan amortization, with no interests (since the amount to be paid corresponds to at least 20% to the current debit balance) after the first paid installment
- Possibility of refinancing (subject to cash availability)
- The property and/or car are not alienated;
- Free of charges in credit opening
- Custom service
- Financial guidance
- Special offers
- Social benefits
- Refund of part of the interests from loans through the distribution of the residual balance (profit) proportional to the interests paid in the financial year
- Monthly Drawings



## Capitalization and Investment

### CAPITAL

Coopermc monthly deducts from the payroll of its members a certain amount, defined according to the nominal monthly wage (see chart below) for a savings account (capital).

#### MONTHLY CAPITALIZATION COOPERMC 2024

SALARY RANGE	MONTHLY AMOUNT
Wage up to BRL 1,500.00	BRL 24.00
Wage from BRL 1,500.01 to R\$ 2,500.00	BRL 34.00
Wage from BRL 2,500.01 to R\$ 3,500.00	BRL 45.00
Wage from BRL 3,500.01 to R\$ 4,500.00	BRL 67.00
Wage from BRL 4,500.01 to R\$ 5,500.00	BRL 78.00
Wage above BRL 5,501.00	BRL 133.00

**Note:** the monthly capitalization chart is yearly updated on January, in compliance with Coopermc's policies.

### COMPULSORY CAPITALIZATION

The monthly capitalization is automatically transferred to the capital account of the members and it is mandatory to all members.

### SINGLE DEPOSITS

In addition to the monthly deposits, the members can make single deposits (via payroll or bank), limited to BRL 10,000 per month. To schedule the payroll discount, contact Coopermc by e-mail or phone number, informing the amount and the registration number, or by the website, on the Capitalization tab, filling out the payroll discount form.

#### BANK DETAILS

**Bank:** Itaú (341)

**Agency:** 1622 | **Current Account:** 41082-5

**CNPJ (corporate taxpayer registry):** 51.010.858/0001-78

**Company Name:** Coopermc

**Note:** don't forget to send proof to Coopermc, by email or WhatsApp (11) 97625-4744

## YOUR ACCOUNT ON COOPERMC

Your capital account number in Coopermc is your company employee ID number.

## CAPITAL INCOME

The capital deposited monthly will be remunerated Selic rate, published periodically by the Central Bank of Brazil.

## INCOME TAXATION

15% of the income will be taxed over the income tax, in compliance with the Brazilian Internal Revenue Service.

## DISTRIBUTION OF THE RESIDUAL BALANCE

As determined by Law 5764/71 and LC 130/2009, only the members that, throughout the year, paid interests to the union over the loans, will receive the distribution of the residual balance (profit).

## BALANCE AND ACCOUNT STATEMENT

Loans balance and savings account can be checked by telephone or website (see page 21 of this guide).

## CAPITAL WITHDRAWAL

### **In case of dismissal from the company for any reason:**

- The capital is returned at the time of the contract termination in one installment;
- In case of ongoing loan, a settlement will be placed automatically, using the capital for payment or amortization of the debit balance.

### **In case of dismissal request from Coopermc:**

- The capital will be returned in at least 4 installments and no more than 24 installments;
- The members cannot have ongoing loans.

### **In case of withdrawal request (no company dismissal):**

- The capital will be returned, adjusted, in at least 4 installments and no more than 24 installments;
- The deposit will always be via checking account, on the third business day of each month;
- The member cannot have ongoing loans;
- Loans cannot be requested during the withdrawal process;
- Other benefits will be kept;
- The member will maintain the monthly deposit of capital;
- A request for withdrawal stop can be made at any moment, however, there will be a grace period of three months to request a loan after stopping a previous one.



## WARNING!

- The withdrawal of capital decreases your credit for loans.
- Interns and retirees will be able to withdraw the capital at any moment, in a single installment, provided that they don't have ongoing loans.



## Social Benefits

All the benefits are granted with the resources from the Social and Educational Technical Assistance Fund (Fundo de Assistência Técnica Educacional e Social - FATES). Therefore, these benefits will be kept as long as there are enough resources. Any change in the policies or benefits will be immediately reported to the members.



Cooper **Baby**

### PURPOSE / BENEFICIARY

A gift to the member at the most important and happiest moment of life: adoption or birth of a child.

### CONTENTS

Coopermc, in celebration of this unique moment, will grant you, upon request for reimbursement, BRL 600.00 for the purchase of exclusive items for the baby - fixed amount, no matter if you spent more. Purchases made in any store of your choice.

### PROCEDURE AND DOCUMENTS TO REQUEST FOR REFUND:

Send by e-mail:

- Birth certificate or adoption agreement;
- Copy of invoices; tax coupons; credit card bill, etc. - any legal document that proves purchases.

### DEADLINE TO REQUEST THE BENEFIT

Up to 180 calendar days from the date of birth or acquisition of custody.

### PAYMENT TERM - REFUND

Within 5 working days from the date of sending the receipts by e-mail. Deadline only for processes considered correct, that is, within the norms.

**Note: Payment is made per baby/adoption, not per associate.**



## Coopermc +Healthy

### PURPOSE

To encourage the practice of healthy habits (physical exercises) for members and their legal dependents, with the reimbursement of the partial investment directed to enrolling/participating in sports events.

### BENEFICIARY

Member; spouse/partner; children up to 21 years of age. If single: reimbursement for up to 02 family members (parents or siblings) accompanying.

### PAID EVENTS

Walking, running, cycling, dance events / competitions, tennis, crossfit, kangoo jump, swimming, triathlon, martial arts, football, volleyball, ballet, stand up paddle, roller skates, and others not mentioned in these examples provided that it always involves a physical aerobic activity.

### REFUND

50% of the subscription, limited to BRL 250.00 per refund.

### DOCUMENTS (send via e-mail)

1. Form "request for reimbursement", completed and signed (available on the website);
2. Proof of registration for the event (e-mail) - including legal dependents, when applicable.
3. Proof of payment for the event;
4. Proof of participation in the event: classification obtained on the website of the organizing company (preferable); or photo taken at the event with the medal; or photo receiving the award;
5. Proof of kinship for reimbursement of amounts related to dependents: marriage certificate; birth etc.

### DEADLINE TO REQUEST THE BENEFIT

Up to 30 calendar days from the day of the event.

### DEADLINE FOR REFUND

Up to 05 business days, from the day of the documents submission. A deposit will be made to the member's checking account.



## Funeral Assistance

### PURPOSE

To grant the sufficient amount to afford a modest funeral.

### AMOUNT

BRL 3,000.

**Note: This amount is fixed regardless of the amount spent with the funeral (for more or for less).**

### BENEFICIARY

- Member, in case of spouse' or child's death.
- Spouse, child or legal representative for the contractual termination refund, in case of a member's death.

### DOCUMENTS

- Death certificate.

### DEADLINE TO REQUEST THE BENEFIT

Up to 90 days from the death date.

### PAYMENT

1st business day after the document is submitted to Coopermc.

### GROUP / SIMULTANEOUS DEATH

Due to a limited cash balance, Coopermc does not commit to pay the assistance in case of simultaneous deaths if the expenses are over 20% of the provision made for payment of this benefit. Because it is an unusual or atypical event, the amount paid can be altered to help a greater number of recipients, without surpassing the provided limit for this.

### NON-CUMULATIVITY

When two employees are members and have dependents in common, in case of death of any dependent, the assistance payment will be made for only one of the members.



## Disability Retirement Assistance

### PURPOSE

To give financial support, in a single installment, to the dismissed member due to disability.

### AMOUNT

5 minimum wages valid in the month of concession of the benefit.

### DOCUMENTS

Retirement grant letter issued by INSS (National Social Security Institute).

### DEADLINE TO REQUEST THE BENEFIT

Up to 90 days from the date of retirement grant.

### PAYMENT

The amount will be paid on payroll, via termination or credit, provided that the member does not have a negative balance on the payroll. If the credit is via checking account, the deposit will be made on the 1st business day after submission of the letter.

### DISMISSAL

The member will be dismissed from Coopermc. There will be a settlement of debts (retirement assistance + capital – loans). If there are debits after settlement, the amount will be deducted from the contractual termination or the member must pay directly to Coopermc. In case of credit, the amount will be paid via payroll/ termination or credit.



## Cooper Financial Health

### PURPOSE

To grant capital to invest in financial education course; financial consulting services; investments; and / or financial rescue for people in over indebted-nes

### BENEFICIARY

Member and/or spouse/partner.

### BENEFIT

50% of the invested amount, limited to R\$ 500.00 per course/consulting event. Total amount for individual or couple participation, not per person in case of course/consulting to a couple.

### REFUND

Documents sent via email: a) copy of proof of enrolling in

the course/consulting event; b) copy of proof of payment; and c) copy of marriage/ partner ship certificate when it is a couple participation.

### DEADLINE TO REQUEST THE BENEFIT

Up to 30 days from payment of the course/ consulting.

### PAYMENT TERM FOR THE REFUND

Up to 5 business days from delivery of documents. This term is only valid for processes that are correct, that is, processes within the rules.

### PARTNERSHIP

Coopermc is partnering with GFAI to offer personalized financial consulting services. However, the member is free to hire the services from any institution as they see fit.





## Monthly Drawings

### DESCRIPTION

Every month, 2 (two) active associates will compete, via drawing lots, for a prize of R\$ 100.00 for each one. The prize will be awarded via the Caju card.

### RULES

Employees (active, retired, and on leave) who are members of Coopermc, with available capital balance and active monthly capitalization on the payroll, are eligible for the draw. The prize is not cumulative, meaning that members who have just joined and are entitled to the welcome gift worth R\$ 100.00 will not be eligible to participate in the draw in the month in which they receive the gift.

The draw will always take place by the 5th business day of the following month, as will the announcement of the winners. The winning member will not be able to participate in subsequent draws to be held in the current year, but will be eligible to compete again the following year, if the benefit is maintained.

### VALIDITY

This benefit will take effect on January 31, 2023, for an indefinite period, and may be changed or canceled by the Board at any time, taking into account at least the following factors: cash flow; balance available in a specific account for the maintenance of benefits, feasibility of the benefit, and results of the institution.

## Discount Partnerships

Coopermc has partnered with a few companies that enabling the purchase of several products with special prices and custom services.



### LAW FIRM

We have a partnership with a law firm that offers free consultations and guidance, and when hiring services, the amounts charged are lower compared to the market. Contact the cooperative at your branch to request the firm's phone number.



### CONTE INTERCÂMBIO E TURISMO

To request a quote and other information:  
**Contact:** Adriana Conte  
**Phone:** (11) 98658-8336  
**Email:** contato@conteintercambio.com.br  
**Website:** www.conteintercambio.com.br



### BMW

To request a quote and other information:  
**Contact:** Cristiano Moreira  
**Phones:** (11) 3868-5577 / (11) 98255-2005  
**Email:** cristiano.moreira@ostengroup.com.br  
**Website:** www.ostenbmw.com.br



### AGÊNCIA PRÓXIMA ESTAÇÃO

To request a quote and other information:  
**Contact:** Sergio Cymrot  
**WhatsApp:** (11) 99976-6942  
**Instagram:** proximaestacaoviagens



### CLUB MMB

To request a quote and other information:  
**Contact:** Geiza Chimento  
**Phones:** (11) 3878-2734 / 0800-722-9830  
**Email:** geiza.chimento@marsh.com  
**Website:** www.clubmmb.com.br



### FLYTOUR

To request a quote and other information:  
**Email:** campobelo@flytour.com.br  
**Phone:** (11) 3181-2929  
**Website:** www.flytour.com.br/spcampobelo

### IMPORTANT

To obtain discounts in these partnerships, inform that you are a Coopermc member.

### For more information, access the website:

www.coopermc.com.br under the "All for the member" > "Discount Partnerships" tab or access via QR Code.





## Loans - General Rules

### RESOURCES

All the resources of Coopermc are reverted to its own members as loans.

### GRACE PERIOD

The grace period to request a loan is at least 3 months after becoming a member, depending on the loan type.

### IOF (FINANCIAL TRANSACTION TAX)

0.38% of IOF will be taxed on loans given over the granted amount, plus 0.0082% a day on the deficit balance, limited to 3%, in compliance with Decree 9.017/17 as determined by the 9017/17 Act.

### RATES, FEES OR INSURANCE

There will be no charges in the credit opening, rates/fees or insurance.

### DISMISSAL

Past the dismissal of the company, the member must pay off the loans.

### TRAINEES AND APPRENTICES (Menor / Jovem Aprendiz Program)

The credit limit will be based on: 1 base salary for the Apprentice or 1 grant for the intern + capital balance.

### EXPATRIATE

Expatriate must pay off the loans during the contractual period with the company and the credit limit must be analyzed individually.

### COMPROMISE

The monthly installment must not compromise more than 30% of the member's salary, in addition to the installments of any other loan in progress.

### LOAN DEDUCTION

The installments will be deducted from the payroll, always on the last business day of each month.

### REFINANCING

Refinancing can be done as long as the union has sufficient cash. To be eligible for refinancing, the member must have paid at least 6 installments of the current loan. Exceptions can be assessed, provided that there are resources available.

### DISCHARGE

The discharge can be done at any time, and the member shall be exempt from payment of interest, provided he has already paid the first installment.

### AMORTIZATION

Amortization can be made at any time, without charging interest, after payment of the 1st installment, provided that the repayment amount is at least 20% of the current outstanding balance.

#### Bank details for pay off or amortization:

**Bank:** Itaú (341)

**Branch:** 1622

**Checking account:** 41082-5

**CNPJ (corporate taxpayer registry):** 51.010.858/0001-78

**Company Name:** Coopermc

**Note:** don't forget to send the receipt to the Coopermc via email or WhatsApp (11) 97625-4744.

# Credit Lines

## Cooper **Fast**

### PURPOSE

Loans for short term needs, to prevent members from using overdrafts and credit cards of the of banks, since rates are high.

### CREDIT LIMIT

Up to 1 net salary. Credit subject to approval.

### INTEREST RATES

2.5% a month (proportional to the period of use).

### FORMS OF PAYMENT

One installment, via payroll or bank account, in the maximum of 60 days, depending on the credit request date.

### RESTRICTIONS

Members with negative balance in the payroll cannot request a fast loan.

\*Constant amortization system (decreasing installments).

## Cooper **Personal Credit**

### PURPOSE

Loan for any purpose with low bureaucracy.

### CREDIT LIMIT

The credit limit is established according to these criteria:

#### Up to a year in the company:

2 base salaries + capital balance of Coopermc.

#### More than a year in the company:

Two base salaries + capital balance of Coopermc + 20% of the FGTS (Federal Severance Pay Fund) for termination purposes.

**Note:** the debit balance of other loans will be deducted. Credit subject to approval.

### INTEREST RATES

1.15% per month, over the main amount of the loan (fixed installments) = average of 2.20% over the deficit balance.

### FORMS OF PAYMENT

Up to 60 installments via payroll.





## Cooper Antecipations

### PURPOSE

Loan to anticipate the return of income taxes, vacation and 13th salary, aiming to settle immediate financial issues and only to be paid after receiving the resource.

### CREDIT LIMIT

The member can only request a loan up to 100% of the refund amount, complying to the credit limit rules, which are:

#### Up to a year in the company:

2 base salaries + capital balance of Coopermc.

#### More than a year in the company:

3 base salaries + capital balance of Coopermc + 20% of the FGTS for termination purposes.

**Note:** the debit balance of other loans will be deducted. Credit subject to approval.

### INTEREST RATES

1.15% per month, over the main amount of the loan (fixed installments) = average of 2.20% over the deficit balance.

### FORMS OF PAYMENT

- The settlement of debts must be done until 01/09 of the following year.
- If not paid until that date, the deduction will be made via payroll from 01/30, in no more than 24 installments, and in the first installment the accrued interest of the previous period will be charged.

**\*Constant amortization system (decreasing installments).**

### RESTRICTIONS

A member who fails to pay off a current loan under this line of credit will not be entitled to apply for a new loan under the same modality.

### NECESSARY DOCUMENTS

#### Income tax:

Copy of the delivery receipt.

#### Holiday time and 13th salary:

Copy of proof of vacation request which will also be the basis for a preliminary analysis of 13th salary application processes.

**Note:** other supporting documents to supplement the credit analysis may be requested, at Coopermc's discretion.



## Cooper Educ

### PURPOSE

Loan aimed specifically to the members' and their families' education: courses, enrollment, tuition, study material, exchange costs, MBA, postgraduate, seminars, meetings, etc.

### CREDIT LIMIT

- 3 base salaries + capital balance of Coopermc + 40% of FGTS for termination purposes.
- The balance due of other loans will be deducted.

**Note:** Credit subject to approval

### INTEREST RATES

Rate of 0.95% per month over the main amount of the debit balance\*

### FORMS OF PAYMENT

Up to 48 months, via payroll.

### LOANS FROM BRL 10k - SOLIDARY DEBTOR

For loans starting BRL 10k, a joint debtor (guarantor) will be required, which may be the spouse, partner, parents, siblings, etc. Exception: it will not be required for the associate whose capital balance is equal to or greater than the total outstanding balance, or when the difference between the principal balance and the total outstanding balance is a maximum of one (1) salary in the company.

### MINIMUM LOAN AMOUNT

BRL 1,000 for each request.

### PROOF

The investment must be proven. Documents will be required, according to the purpose of the investment.

**\*Constant amortization system (decreasing installments).**

## Cooper Events

### PURPOSE

Loan for events, example: weddings, engagement parties, anniversaries, proms, 15th birthdays.

### CREDIT LIMIT

- Two base salaries + capital balance of Coopermc + 40% of FGTS for termination purposes.
- The debit balance of other loans will be deducted from current loans.

**Note:** Credit subject to approval

### INTEREST RATES

1.40% per month, over the main amount of the debit balance\*

### FORMS OF PAYMENT

Up to 48 months, via payroll.

### MINIMUM LOAN AMOUNT

R\$1.000,00 for each request.

### LOANS FROM BRL 10K – SOLIDARY DEBTOR

For loans starting BRL 10k, a joint debtor (guarantor) will be required, which may be the spouse, partner, parents, siblings, etc.

**Exception:** it will not be required for the associate whose capital balance is equal to or greater than the total outstanding balance, or when the difference between the principal balance and the total outstanding balance is a maximum of one (1) salary in the company.

### PROOF

The investment must be proven. Documents will be needed, according to the purpose of the investment.

**\*Constant amortization system (decreasing installments).**



## Cooper Patrimony

### PURPOSE

Loan intended for investing in the purchase of real estate, land, payment of taxes, real estate, documentation, renovation, furniture, appliances, electronics and your own business.

### CREDIT LIMIT

- 3 base salaries + capital balance of Coopermc + the balance of the FGTS or 40% for termination purposes (prove via bank statement).
- The debit balance of other ongoing loans will be deducted.

**Note:** To members that don't own a paid off property, only 40% of the FGTS (termination purposes) will be taken in consideration.  
Credit subject to approval.

### INTEREST RATES

1.25% per month, over the main amount of the debit balance\*

### FORMS OF PAYMENT

Up to 72 months, via payroll.

### MINIMUM LOAN AMOUNT

BRL 10,000 for each request.

### COMPLEMENT

To each concession of credit (BRL 10,000) if needed, the member will be granted a complementary credit, up to BRL 5,000. The need of the complement must be proven with documents. Only one complement will be granted in each concession.

### DEADLINE FOR PAYMENT OF THE BENEFIT

2 business days from the moment of the contract signature and promissory note (member + guarantor).

### CONTRACT / PROMISSORY NOTE

The contract and the promissory note can only be signed after the submission of all the documents proving the operation.

### GRACE PERIOD

To request this type of loan, the member must have one year registry in the company. In case of surplus resources, Coopermc will grant credit, if this does not compromise its members, with over 1 year of company registry, even to members whose registration are over 3 months. Consult with us about the possibility. Subject to credit assessment.

### LOANS FROM BRL 10k - SOLIDARY DEBTOR

For loans starting BRL 10k, a joint debtor (guarantor) will be required, which may be the spouse, partner, parents, siblings, etc.

**Exception:** it will not be required for the associate whose capital balance is equal to or greater than the total outstanding balance, or when the difference between the principal balance and the total outstanding balance is a maximum of one (1) salary in the company.

### PROOF

The investment must be proven. All documents will be required according to the purpose of the investment.

**\*Constant amortization system (decreasing installments).**

## PURPOSE

Loan for the purchase or pay of a motor vehicle, maintenance, technical assistance and renewal.

## CREDIT LIMIT

- 3 base salaries + capital balance of Cooper-mc + the balance of the FGTS or 40% for termination purposes. (proven by balance statement)
- The balance due of other loans will be deducted.

**Note:** To members that don't own a paid off property, only 40% of the FGTS balance (termination purposes will be taken in consideration.). Credit subject to approval.

## INTEREST RATES

1.35% per month, over the main amount of the debit balance\*.

## FORMS OF PAYMENT

Up to 72 months, via payroll.

## MINIMUM LOAN AMOUNT

BRL 10,000 for each request

## COMPLEMENT

To each concession of credit (BRL 10,000, if needed, the member will be granted a complementary credit, up to BRL 5,000. The need of the complement must be proven with documents. Only one complement will be granted in each concession.

## DEADLINE FOR PAYMENT OF THE BENEFIT

2 business days from the moment of the contract signature and promissory note (member + guarantor).

## ALIENATION

The vehicle will not be alienated.

## CONTRACT / PROMISSORY NOTE

The contract and the promissory note can only be signed after the submission of all the documents proving the operation.

## GRACE PERIOD

To request this type of loan, the member must have one year registry in the company. In case of surplus resources, Coopermc will grant credit, if this does not compromise its members with 1 year of company registration or more, even to members, whose registration are over 3 months. Consult with us about the possibility. Subject to credit assessment.

## LOANS FROM BRL 10k - SOLIDARY DEBTOR

For loans starting BRL 10k, a joint debtor (guarantor) will be required, which may be the spouse, partner, parents, siblings, etc.

**Exception:** it will not be required for the associate whose capital balance is equal to or greater than the total outstanding balance, or when the difference between the principal balance and the total outstanding balance is a maximum of one (1) salary in the company.

## PROOF

The investment must be proven. Specific documents will be required depending on the purpose of the investment.

**\*Constant amortization system (decreasing installments).**



## Cooper Pet



### PURPOSE

Intended for various pet-related investments, such as: general health; accessories; hotels; food; dog taxis, etc. - except purchases.

### CREDIT LIMIT

- 03 base salaries + capital balance of Cooper mc + the balance of FGTS or 40% for termination purposes.
- The debit balance of other loans will be deducted from current loans.

**Note:** Credit subject to approval.

### INTEREST RATES

1.50% per month, over the main amount of the balance due.

### FORMS OF PAYMENT

Up to 60 months, via payroll.

### MINIMUM LOAN AMOUNT

BRL 1,000 for each request.

### LOANS FROM BRL 10k - SOLIDARY DEBTOR

For loans from BRL 10k, a solidary debtor (guarantor) will be required, except the member whose capital is even or superior to the requested.

**Exception:** this is not be a requirement for members with a capital balance equal or superior to the due balance of loans, or when ever the difference between the capital balance and the due balance of loans is a maximum of 01 (one) salary in the company.

### PROOF

The investment must be proven. Documents will be required according to the purpose of the investment.

**\*Constant amortization system (decreasing installments).**

## Cooper PCD

### PURPOSE

Intended for investments in any type of product, resource, etc., that brings greater comfort and, consequently, a better quality of life for the member or their Family members.

### CREDIT LIMIT

- 03 base salaries + capital balance of Cooper mc + the balance of FGTS or 40% for termination purposes.
- The debit balance of other loans will be deducted from current loans.

**Note:** Credit subject to approval.

### INTEREST RATES

1.10% per month, over the main amount of the balance due.

### FORMS OF PAYMENT

Up to 60 months, via payroll.

### MINIMUM LOAN AMOUNT

BRL 1,000 for each request.

### LOANS FROM BRL 10k - SOLIDARY DEBTOR

For loans from BRL 10k, a solidary debtor (guarantor) will be required, except the member whose capital is even or superior to the requested.

**Exception:** this is not be a requirement for members with a capital balance equal or superior to the due balance of loans, or when ever the difference between the capital balance and the due balance of loans is a maximum of 01 (one) salary in the company.

### PROOF

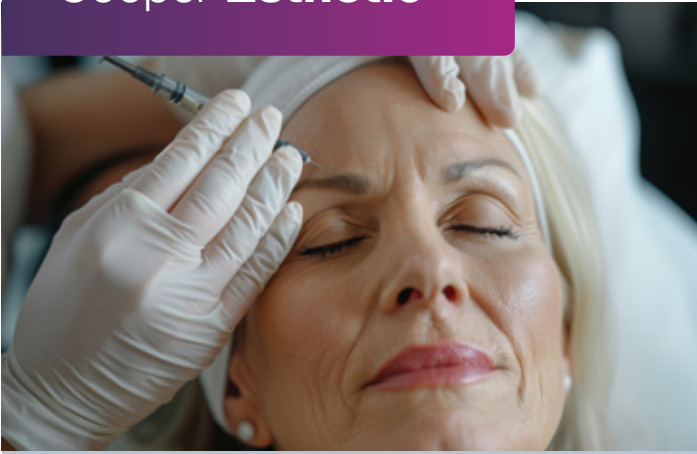
The investment must be proven. Documents will be required according to the purpose of the investment.

**Note: this line of credit cannot be used to purchase real estate or vehicles. Except if there is a specific report issued and validated by the INSS, Federal Revenue Service, court order, or any other legal means, specifying the need for PCD - always subject to credit assessment and internal rules of Coopermc.**

**\*Constant amortization system (decreasing installments).**



## Cooper **Esthetic**



### **PURPOSE**

Loan for cosmetic procedures, in general or repairing, such as plastic surgery, skin treatment, dental procedure, hair procedure etc., including medication, tests and visits regarding these procedures.

### **CREDIT LIMIT**

- 03 base salaries + capital balance of Coopermc + the balance of FGTS or 40% for termination purposes.
- The debit balance of other loans will be deducted from current loans.

**Note:** Credit subject to approval

### **INTEREST RATES**

1.30% per month, over the main amount of the balance due\*.

### **FORMS OF PAYMENT**

Up to 60 months via payroll.

### **MINIMUM LOAN AMOUNT**

BRL 1,000 for each request.

### **LOANS FROM BRL 10k - SOLIDARY DEBTOR**

For loans starting BRL 10k, a joint debtor (guarantor) will be required, which may be the spouse, partner, parents, siblings, etc.

Exception: it will not be required for the associate whose capital balance is equal to or greater than the total outstanding balance, or when the difference between the principal balance and the total outstanding balance is a maximum of one (1) salary in the company.

### **PROOF**

The investment must be proven. Documents will be required according to the purpose of the investment.

**\*Constant amortization system (decreasing installments).**

## Cooper **Clean Energy**

### **PURPOSE**

Loan aimed specifically to a clean energy investment, such as Solar Energy, electric and/or hybrid cars.

### **CREDIT LIMIT**

- 3 base salaries + capital balance of Coopermc + the balance of the FGTS or 40% for termination purposes.
- The debit balance of other loans will be deducted from current loans.

**Note:** Credit subject to approval

### **INTEREST RATES**

0.99% per month, over the main amount of the balance due\*

### **FORMS OF PAYMENT**

Up to 72 months, via payroll.

### **MINIMUM LOAN AMOUNT**

BRL 1,000 for each request.

### **LOANS FROM BRL 10k - SOLIDARY DEBTOR**

For loans starting BRL 10k, a joint debtor (guarantor) will be required, which may be the spouse, partner, parents, siblings, etc.

**Exception:** it will not be required for the associate whose capital balance is equal to or greater than the total outstanding balance, or when the difference between the principal balance and the total outstanding balance is a maximum of one (1) salary in the company.

### **PROOF**

The investment must be proven. Documents will be required, according to the purpose of the investment.



# Web site Members' Restricted Section

## STEP 1

Access the website: [www.coopermc.com.br](http://www.coopermc.com.br)

## STEP 2

Access the member's restricted section.

**Note:** at the first access, fill in the requested fields, without characters, accents and abbreviations.



## STEP 3

To access the restricted area, please enter your CPF number.

INFORME SEUS DADOS DE ACESSO AO SISTEMA

CPF/CNPJ:

## WEBSITE MAP

<p><b>SUPERIOR MENU</b> BALANCE AND ACCOUNT STATEMENT</p> <p><b>UNION</b> • Social Capital</p>	<p><b>CREDIT OPERATIONS</b> • Loan</p> <p><b>OTHER</b> • New Income Return Tax Report</p>	<p><b>SUPERIOR MENU</b> OTHERS SERVICES</p> <p><b>INFORMATION</b> • My Personal Information</p>	<p><b>PASSWORDS</b> • Change main password • Create Password</p> <p><b>MESSAGES</b> • Messages of the user</p>
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<p><b>SUPERIOR MENU</b> LOAN</p> <p><b>CONTRACTS</b> • Simulate/Request Loan</p>	<p><b>REFINANCING</b> • Refinance Contracts</p> <p><b>ACCOUNT STATEMENT</b> • Loan</p>	<p><b>CONSULTS AND CANCELLATION</b> • Active Contracts • Canceled Contracts • Active Offers • Refinancing Offers</p>
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## Contact Coopermc

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### OMBUDSMAN

The ombudsman is a service to members, aiming to understand, forward and follow up reviews, complaints and suggestions. It has the task of recording, classifying and detailing the submissions, forwarding to the applicable departments, in the search for a suitable solution.

**Website:** <https://speaksafely.com/company/fncc>

**Phone:** 0800 111 9124 | (51) 9691-0871

### COMPLAINT HOTLINE

**Website:** <https://speaksafely.com/company/fncc>

**Phone:** 0800 111 9124 | (51) 9691-0871

### MEDIA AND EDITORIAL CONSULTING

**SB Marketing**

**Phone:** 12 981210840

**Website:** <https://www.sbmarketing.com.br>



**coopermc**