

THE PLUG



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EDITOR'S DESK

How are you? We hope that you are all keeping well. What a blessing it is to see yet another term come to an end, and to have a time to rest, recharge, and rediscover. When the year started, we had amazing plans and goals to accomplish. In another few months, the school year will be done. Will you be proud of what you will have achieved by then?

In this Issue, we explore applications of resilience and proactivity which are key in accomplishing our annual academic and life goals. How can you become more resilient and proactive? What dreams has God placed in your heart that you can nurture now?

Having passed the halfway mark of the year, the desire we have for you is to finish strong. It is easy to feel distracted, overwhelmed and sluggish at this point. However, do not let anxiety or fear steal your joy. You can stay ahead by tracking your progress and giving yourself a small reward for each accomplishment.

Take time this holiday season to strategize and chart your path to the finish line. Life happens and there is that which is within your control and that which is beyond your control. Focus on that which you can control and remember, you are chosen by God. Peter 2:9 says

But you are a chosen people, a royal priesthood, a holy nation, God's special possession, that you may declare the praises of him who called you out of darkness into his wonderful light.



We hope with the different articles shared, that you will be empowered to rise, launch yourself forward and succeed.

Write to us and share your reflection or your journey this far, and your letter may feature in the next Issue of the Plug. Live each day with the confidence of the One who called you to shine. You can do immeasurably more than you can think or imagine if you put your trust in God.

To our Form 4's, we wish you great success in your final exams. May God go before you in all that you do. You can conquer whatever you set your mind to.

Have a great August holiday and we wish you the very best as you start your next term!

God bless you all.

From CBF Team:

**Betty Maina, Paul Karugu and Ann Mukami
Head of the Co-operative Bank Foundation.
Nicholas Shiateya**

"The only person I'm in a race with is myself. Pushing myself to new and challenging finish lines each and every day."
Christine E. Szymanski



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IMPORTANT SCHOOL NOTICES

1. The Foundation Scholarship caters for school fees, uniform and books as per the approved school fee amount per school i.e. national, county and private. Where a student attends a school whose school fees is higher than the allocated budget, the Foundation will pay the approved fee amount and the Parents/Guardians will cater for the balance.
2. The Foundation issues only 1 cheque for each type of item per year with the priority being clearing all school fees first, then school uniform, and then the school books. Please ensure NOT TO COLLECT ANY ITEMS ON CREDIT.
3. Below is the summary of what the Foundation provides.

FORM 1	FORM 2	FORM 3	FORM 4
<u>Books</u> <ul style="list-style-type: none"> English Dictionary Kamusi Atlas Bible/Quran Mathematical Table 	<u>Books</u> <ul style="list-style-type: none"> Set Books Calculator 	<u>Books</u> <ul style="list-style-type: none"> Set Books Revision Books Calculator (if none was bought in F2) 	<ul style="list-style-type: none"> Revision Books
<u>Uniform</u> <ul style="list-style-type: none"> Two sets of basic uniform One pair of school shoes 	<u>Uniform</u> <ul style="list-style-type: none"> One set of basic uniform and one pair of school shoes on special request 	<u>Uniform</u> <ul style="list-style-type: none"> Two sets of Basic Uniform One pair of school shoes 	<u>Uniform</u> <ul style="list-style-type: none"> No uniform <p>N.B No invoices are processed after beginning of Term 2</p>

4. Guidelines on Purchase of Uniform/ Textbooks from Suppliers
 - The Parents/ Guardians / Student collects the invoice from the approved Bookshop/Uniform Distributor (request for the list from your nearest Co-op Bank Branch) and submits it to the nearest Co-op Bank Branch. On the invoice, ensure to write the Student's and the Parent's/Guardian's names and phone number.
 - Co-op Bank Foundation processes invoices twice a term, before students open and during their half term. The cheque is issued in the name of the Bookshop/Uniform Distributor and sent to the nearest Co-op Bank branch to the student's Parents/ Guardians. The Parents/Guardians then receive an SMS to collect the cheque.
 - The Parents/ Guardians/Student collects the Cheque for their use and returns the receipts to the Co-op Bank branch for record keeping. Please note: If the School provides uniform, the Foundation will pay directly to the school as per the amounts stated in the school's newsletter.
5. Parents/ Guardians/ Student must submit the report form, fee structure and school's newsletter at the end of every term to the Foundation for fee processing. Please note, we do not pay for remedial fees, motivation fee or any similar costs e.g. academic enhancement, welfare fund, PA fund, etc.



ACHIEVERS AVENUE

On May 19th to 23rd May 2025, we hosted our annual week-long induction for our 56 high school graduates. These are the Foundation's top high school performers selected by Cooperatives from across 8 regions countrywide. The graduates were awarded the University Scholarship Program by the Group Managing Director & Chief Executive Officer - Dr Gideon Muriuki CBS, MBS.

During the induction, the graduates got to bond and form friendships as they learned about the history of the Foundation, the Bank and the life skills required for their next stage of life. Topics covered included personal finance, self-awareness, personal branding, discovering purpose, what to expect in university and how to conduct oneself during internship. We wish our 2025 CBF high school graduates the best in their new chapter and encourage our 2025 Form Four candidates to do their best to be among the 56, next year.



Our CBF Alumna Gladys Wawitima Mwangi speaking to some High School Graduates.



Presenting speakers, Company Secretary of Co-operative Bank - Mr. Samuel M Kibugi and the CBF alumna, with a token of appreciation.



The Head of the Co-op Bank Foundation, Nicholas Shiateya speaking to the high school graduates.



The Company Secretary of Co-operative Bank, Mr. Samuel M Kibugi, awarding the high school graduates on behalf of the GMD & CEO.

YOUR LETTERS

Achieving the Masinga Legacy

Leadership, as viewed by many individuals, is a matter of position of influence and popularity. However, I think it is more about taking on responsibility. While in high school, I got an opportunity to lead. I was appointed as an assistant dorm captain. Out of many applicants, I received the role due to my strong academic performance. My dorm, called Masinga, was not well liked because it did not perform as well as the others, when it came to extra-curricular activities. This made it clear that I had to do something different to stand out and to leave a legacy.

As a leader you need to identify the kind of people you are working with. So, I took my first step and wrote down the names of all the possible participants from my dorm and started checking on their academic performance. I took time to understand their strengths and weaknesses, which I believed would give me an edge over other captains. By doing these, I was able to organize a good team in the upcoming Science and Engineering Fair.

I had strong faith that something new and good was going to come our way. Soon enough, the competition began. The dorms presented many good projects. Initially, due to our history, it felt as though people were looking at us as just position fillers but after two or three presentations, we showed them that we were a force to reckon with. My team had done something great. As an optimist, I believed we would at least have the topmost position our dorm had ever achieved, if not the best three positions.

Indeed, after putting our noses to the grinding stone, when the results came out, we were the best dorm in the Science and Engineering Fair. It was a feat that we could only dream of. Furthermore, that year, the worst position we managed was six of the thirteen dorms, meaning overall we became the third best dorm. Through the unwavering dedication, deep commitment, and optimistic leadership, I helped push my team to achieve a remarkable milestone.

**Elijah Muigai Tibi, former student -
Moi High School – Mbiruri (KCSE grade A of 84 points)**



Dear CBF,

You have become a blessing not only to me, but also to my family and many others. My progress in high school would not have been easy without your help. It humbles me to know that you are always there for me whenever I need help. Your prayers, encouragement, wisdom and support have become strong pillars in my life. May God bless you and expand your territory that you may lack nothing.

Joy Rono, Form 2- Njonjo Girls High School.



My Heartfelt Gratitude

I must admit, writing a thank you note is not as easy as my English teacher made it appear. However, I'll still attempt to do so. I would like to express my sincerest gratitude to the Co-op Bank Foundation for their immense support through my four years in Karima Girls' High School. High school was not a walk in the park for me; it was more of a hike in the mountain.

The terrain was sometimes easy while others were steep ridges. For a student with a background like mine, it would have been much harder if the Foundation didn't come to my aid. I am indebted to you for your kind gesture.

The timely payment of school fees enabled me to focus on my studies in school. Not to forget, that it also allowed me to engage in other co-curricular activities and exploit my talents. Thanks to God's eternal mercies, I attained a plain A of 81 points in KCSE. For these reasons, THANK YOU is not enough to express my heartfelt gratitude. As I now step into university to pursue my dream, I walk with my head held high.

**Eunice Gathoni Wangui, former student - Karima
Girls' High School (scored A of 81 points)**

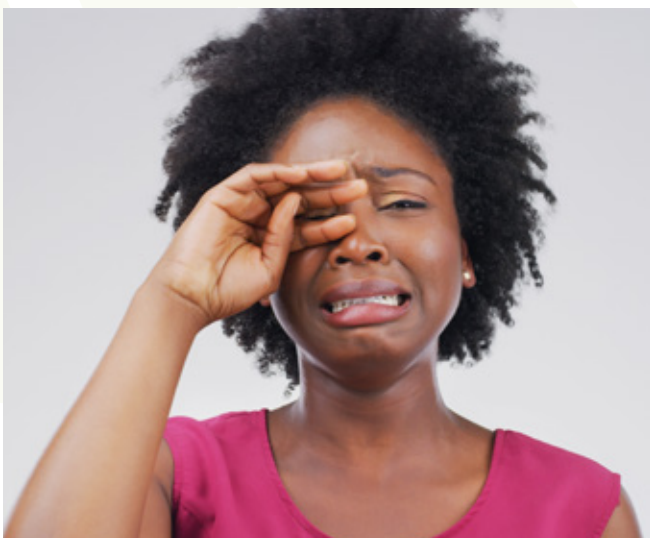
YOUR STORY

Regaining My Confidence And Re-Writing My Story



Do you ever wonder what happened to your old self, where & the confidence you once had disappeared to? Well, this is my story of how I lost & regained my confidence.

I wasn't born shy. I remember attending Sunday school, where I would be given the longest memory verses & most challenging parts of the scripts because I could confidently stand & recite these in front of the congregation, despite being younger than most of the children. Leadership also came naturally to me, & my peers generally looked up to me for guidance. In primary school, I took on various leadership roles, including being the deputy head girl. So why did I cry in front of everybody when I was asked to lead the prayers during our final prayer day? It's an embarrassing story that I rarely tell because that was the day I lost



my confidence. The weight of expectation & self-doubt crushed me, & my tears betrayed my confidence. Labelled as the "Big Baby" & ridiculed by even my junior school-mates I struggled to find my place from that moment on.

Amidst the taunts & whispers, I found solace in the pages of books. Within those bound worlds, I could escape the harsh reality, lose myself in fiction, or marvel at the wonders of science - my favourite subject. Books became my refuge, a sanctuary where I could exist without judgment.

Fast forward to high school, where my confidence received yet another blow. I met other students who I thought were better than me in various ways. They were prettier, came from wealthier families, had attended better schools, & got better grades. I couldn't socialize with them due to the high school class stratification. We were commonly grouped into the RnBs (Rich & Beautiful) & the PnUs (Poor & Ugly). My self-doubt was amplified from then on.

I felt ashamed of my background & began to think I was not beautiful enough. Physically, I felt that my body failed me because I did not have a model figure. My friend & I used to joke about it, saying, "Kwani puberty ilitupita kama tumelala?"

On visiting days, I would feel humiliated when I saw all the cars parked in the field with other students & their families enjoying their time together while my mom came late & on foot. I would be happy to see her because I had missed her, but deep inside, I never stopped wondering why I wasn't like the other kids.

Despite these internal battles, academia remained my stronghold. I excelled in my studies & found fulfilment in helping my classmates grasp complex concepts. Teaching others became my passion, a source of pride & affirmation in a world that often felt cold & indifferent. I found that concepts easily engraved themselves in my mind when I taught them to others & began to entertain the idea of group work. Although, at times I felt like my group members slowed me down as I had to take time to explain the topic, the more I repeated something, the more it stuck in my mind. No wonder I still remember most of the high school concepts to date.





However, due to my lack of confidence, I still struggled to connect with people beyond academics. Through those group sessions, I thought I was bonding & making friends. It turned out the friendships only thrived when we were working & learning together. Socially, things hadn't changed.

I completed high school & joined university. University helped me understand my social awkwardness better. I couldn't make friends & would never start a conversation unless someone else did. I lacked confidence in myself & always felt out of place in the presence of other people. However, after facing numerous challenges that eroded my confidence, I embarked on a journey to rediscover & strengthen my self-perception.

One pivotal moment was participating in the Jijali Mentorship Program, where I received invaluable guidance on overcoming social anxieties & enhancing my communication skills.



Through this experience & other opportunities, I learned valuable strategies that I will share below to help you also boost your confidence:

1. **Embracing Self-Discovery:** Exploring my strengths, passions, & values laid a solid foundation for building confidence. By understanding what makes me unique & valuable, I cultivated a sense of self-worth that transcends external judgments.
2. **Challenging Negative Self-Talk:** Combatting self-doubt & negative self-perceptions is crucial in fostering confidence. I therefore started practicing positive affirmations, challenging limiting beliefs, & replacing self-criticism with self-compassion to nurture a more empowering mindset.
3. **Stepping out of my Comfort Zone:** Growth often occurs outside of the comfort zone. By taking small steps towards trying new experiences, engaging in social interactions, & pursuing personal goals, I was able to expand my confidence & resilience.
4. **Seeking Support & Guidance:** Mentorship programs, counselling, & support groups can provide valuable insights, encouragement, & tools to navigate challenges & enhance self-confidence. I surrounded myself with positive influences that could help me to believe in myself.
5. **Practicing Self-Care:** Prioritizing self-care, including physical exercise, mindfulness, adequate rest, & healthy boundaries, also contributed to my overall well-being & confidence. Taking care of your mental & physical health is essential in fostering a positive self-image.

By incorporating these strategies into my journey of self-discovery & growth, I gradually rebuilt my confidence & embraced my unique qualities. I am now about to graduate from university, having overcome my social anxiety & my awkwardness. Confidence is a journey. I keep reminding myself that each step I take towards self-empowerment brings me closer to realising my full potential.

Though I am still a work in progress, mentorship has been of great help in building my confidence & accepting myself for who I am. My background may shape my experiences, but it doesn't define my worth. As the saying goes, "We left home to change home," & I'm determined to make my parents proud. So, with newfound confidence & determination, I set forth to conquer the world & write the next chapter of my story.

Written by
Susan Mathenge,
Biomedical Student at
Kenyatta University.

Alumni

ALLEY

MAKING THE MOST OUT OF EVERY OPPORTUNITY



Our campus experiences are often important in determining the trajectories of our lives. This is because most of the important decisions in our lives are birthed, nurtured and made in this phase, not forgetting the social networks, exposure and opportunities we get in campus if we are proactive. These core decisions involve: our vocations, career and extracurricular activities.

Education has been the equalizer over the years, but with the evolving nature and demands of the marketplace, there is need for people to distinguish themselves with other skills by building their capacity beyond what the lecture room provides.

This calls for resilience and proactivity in utilizing the opportunities that the campus community is offering like: involvement in school politics, being part of clubs and societies, free online courses, participating in school sponsored conferences and many others that are contextual in our institutions. These opportunities give us a footing after campus. They help us grow our convictions, our social capital and enhance our soft skills.

It is through joining the Christian Union (under clubs and societies) that I got an opportunity to interact with a larger Christian national movement called FOCUS (Fellowship of Christian Unions) Kenya. The organization offered me an internship opportunity for one year after campus (July 2024 - July 2025). In university, I had been a beneficiary of their programs from FOCUS geared towards holistic growth of students. This ranged from: leadership trainings, bible study, conferences and one on one mentorship. Now I had an opportunity to be the one to bring these programs to other students.

The decision to intern with FOCUS Kenya was not the easiest to make. Internal pressures to go to the job market were very real, coming from a humble background meant that there were a lot of financial expectations from family. I am grateful to my family who made the decision easier by supporting me. My parents believed in me giving back to society with full

appreciation of the value of the scholarship CBF awarded me since Form 1. The internship, though not a source of income, was a training ground for building the foundations of the person I aspired to become. An all-rounded person with the needed prowess in my career, and the correct value system, character and attitude.

This would be very beneficial to my employer and country at large. It was a platform for holistic growth, something that wouldn't have been easily possible elsewhere. Being the best version of yourself enables you to give the best to the world and boosts your confidence in radical decision making and assertiveness in utilizing every opportunity that comes your way.

Working with FOCUS has been great. The work is built on five strategic priority areas which are: discipleship, leadership development, social transformation, missions and evangelism. These are the areas I focused on as I worked with 5 institutions of tertiary learning namely; University of Eldoret, Koshin TTI, Moiben TVC, AIC Kapsowar MTC and KMTC Iten.

It has been a very humbling experience to share in the joys and sorrows of my peers as we walked the journey together. I have also learnt much on leadership. The training was also an opportunity to grow my confidence and appreciate the need for value-based leaders. I am now more comfortable speaking publicly and presenting my ideas to others.

As I am released into the job market in two months' time, I am confident that I have gained, and the country has one more person with strong values, ready to contribute positively to society. What opportunity could you be overlooking that could propel you to that next level?

Winnie Ng'ayo,
**Graduate of JKUAT with a
Degree in Radiography**

KINGDOM KORNER

TRIUMPH THROUGH LIFE'S ADVERSITIES



Adversity will always be present, that is a fact of life. It is important to appreciate that even as you set yourself to achieve your goals, there are factors and challenges that emerge which are likely to affect your strategies. Perhaps you are now struggling with issues like your mark has not improved as you had anticipated, even after pushing yourself more. Possibly, you have even dropped position in class, and you don't feel motivated anymore to push yourself, wake up early or go the extra mile. Maybe the issue you're facing is difficulties at home or strained relationships with the people around you. I want to reassure you; you can always find a way through it and build your resilience.

Resilience is the ability to adapt to stressful life changes and “bounce back” from hardship. It can also be seen as the ability to withstand, address, and adjust to misfortunes, overcome obstacles, and to come back stronger from perceived failure. How you learn to handle hurdles will have a lasting impact on future careers & relationships.

The Bible has many characters who had to endure difficult times. However, many of them were able to bounce back from the adversity they faced. Their faith in God remained true and allowed them to seek strength when theirs was depleting. For example, in the Old Testament, Job demonstrated great resilience, and God honoured him for it.

After losing everything, Job was in great agony of soul and body, yet he refused to curse the Lord or give up: “In all this, Job did not sin by charging God with wrongdoing” (Job 1:22). Later, when the suffering intensified, Job's wife counselled him to “curse God and die!” (Job 2:9), but Job would not even consider such a thing.

Despite his suffering, Job knew that God was in control, and that knowledge helped him maintain resilience instead of giving in to defeat. His faith resulted in Godly resilience, which enables us to be undeterred from our mission, regardless of the opposition.

What helps us stay the course when everything seems to be going wrong? The Bible tells us in Romans 8:28, “...we know that in all things God works for the good of those who love Him, who have been called according to His purpose.” This verse assures us not to lose sight of the bigger picture. Even when it does not feel like it, God is still in control.

To help you keep the words of Romans 8:28 in your heart, here are five key things you can apply today.

1. Emotional Regulation

Resilient people have the ability to manage and regulate their emotions effectively. They are aware of their feelings, acknowledge them without being overwhelmed, and can respond to them in a constructive manner. Emotional regulation helps people cope with stress, maintain a positive mindset, and make rational decisions during challenging times. How does someone get to a point where they can do all this?

In Philippians 4:6-7, we are told, “Do not be anxious about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God. And the peace of God, which surpasses all understanding, will guard your hearts and your minds in Christ Jesus.” On your own it may seem impossible. However, when you lay your burdens on God, you can access His perfect peace.



2. Optimism And Positive Thinking

Resilient people tend to have an optimistic outlook and a positive mindset. They focus on possibilities and opportunities rather than dwelling on problems or negative outcomes. Optimism helps people stay motivated, find solutions for challenges, and maintain a hopeful perspective during difficult times. How do you stay positive?

Paul tells us in Philippians 4:8: Finally, brothers and sisters, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy, think about such things.

3. Problem-Solving And Decision-Making

Resilience involves identifying problems, analysing them, and developing effective strategies to overcome them. Resilient people possess strong problem-solving and decision-making skills. They are resourceful, adaptable, and capable of thinking critically and creatively to find solutions. Knowing this, is there any other source of wisdom except God? Proverbs 2:6 states: “For the LORD gives wisdom; from his mouth come knowledge and understanding.”

4. Social Support And Connection

Building and maintaining a strong support network is crucial for resilience. Resilient people can reach out for support when needed and foster healthy relationships with others. Social support provides emotional comfort, guidance, and practical assistance during challenging times, which helps people cope and recover more effectively. Scripture in Galatians 6:2 reminds us that we are to help carry each other’s burdens to fulfil our duty as Christians. Furthermore, James 5:16 encourages us: “Therefore confess your sins to each other and pray for each other so that you may be healed.” Find such spaces for yourselves, whether it is in church, Bible study or any Christian group.

5. Self-Care And Well-Being

Resilience requires taking care of oneself physically, mentally, and emotionally. Resilient people prioritize self-care and engage in activities that promote their well-being. This includes maintaining a healthy lifestyle, practicing relaxation techniques, getting enough rest, engaging in hobbies, and seeking help as needed. In Matthew 11:28-30 (NIV), Jesus encourages us to seek Him and find rest for those who are weary and burdened.

Even as we observe these things, commit your plans to God and allow Him to be in control. Memorize, meditate on and live Proverbs 3:5–6; “Trust in the Lord with all your heart, and lean not to your own understanding. In all your ways acknowledge him, and he shall direct your paths.”



FUN ZONE

Discover which animal best matches your personality!

Instructions: Circle the letter that best matches you for each question. At the end, add your points and find out which animal you are!

1. What's your favourite way to spend free time?

- a) Hanging out with friends — 3
- b) Exploring new places — 4
- c) Relaxing with a good book or music — 2
- d) Playing sports or being active — 5
- e) Working on personal projects or hobbies — 4

3. Which word describes you best?

- a) Loyal — 3
- b) Adventurous — 4
- c) Calm — 2
- d) Energetic — 5
- e) Creative — 4

5. Pick a favourite place:

- a) Forest — 4
- b) Ocean — 5
- c) Cozy home — 2
- d) Open fields — 3
- e) Mountains — 4

7. What's your favourite kind of music?

- a) Pop or upbeat tunes — 5
- b) Indie or alternative — 4
- c) Classical or calm music — 2
- d) Hip hop or energetic beats — 5
- e) Experimental or unique sounds — 4

2. How do you handle challenges?

- a) Face them head-on with confidence — 5
- b) Think carefully before acting — 3
- c) Stay calm and patient — 2
- d) Look for creative solutions — 4
- e) Ask for advice and work as a team — 3

4. What's your ideal group role?

- a) The leader — 5
- b) The explorer — 4
- c) The supporter — 3
- d) The peacemaker — 2
- e) The innovator — 4

6. What motivates you the most?

- a) Helping others — 3
- b) Seeking adventure — 4
- c) Finding peace — 2
- d) Achieving goals — 5
- e) Expressing yourself — 4

8. If you could have a superpower, what would it be?

- a) Super strength — 5
- b) Invisibility — 2
- c) The ability to talk to animals — 4
- d) Super speed — 5
- e) Mind reading — 3

Add up your points and find out your animal!

10-15 points: Cat 🐱

Independent and curious, you navigate the world with quiet confidence. You treasure moments of calm and mystery, finding strength in your own company while forming deep bonds with those you trust.

16-22 points: Dog 🐶

Loyal and spirited, you brighten the lives of those around you with your warmth and enthusiasm. Your natural kindness and teamwork make you a steadfast friend and a dependable companion.

23-29 points: Dolphin 🐬

Playful and intelligent, you explore life with boundless curiosity and joy. Your social nature and quick wit allow you to connect deeply with others and embrace every new adventure with excitement.

30-36 points: Horse 🐎

Strong and free-spirited, you charge forward with confidence and grace. Your inner fire drives you to lead and inspire, always seeking the open road and the thrill of new horizons.

37-43 points: Owl 🦉

Wise and reflective, you see beyond the surface to understand what truly matters. Your calm patience and thoughtful insight guide you through life's mysteries with quiet strength.

44-50 points: Hummingbird 🐦

Swift and graceful, you move through life with energy and joy. You adapt effortlessly to new situations, finding beauty and opportunity in every change. Your lightness and resilience inspire those around you to embrace life's challenges with optimism.

GET A CO-OP VISA PRE-PAID CARD

The safe & easy way to receive and manage
pocket money, locally and abroad.



- This is a VISA Card which can be loaded with pocket money up-front and used by students to shop from their school canteen without getting charged.
- If the student needs cash e.g. for bus fare on closing day, they can withdraw at any Co-op Bank Agent or Co-op Bank ATM.
- The parent or guardian will get an SMS any time the card is used. If the money has run out, they can load it anytime with MPESA.

To apply visit any Co-op Bank branch with:
- Copy of Parent's/Guardian's ID and KRA PIN

For enquiries: Call: 0703 027 000, or WhatsApp: 0736 690 101 or visit any Co-op Bank Branch



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