

It's easy to join IRnet®!

1. Fill out the participant profile on WOCCU's website at www.woccu.org.
Once we receive your profile, we will send you the IRnet® Agreement.
2. Return three executed copies of the IRnet® Agreement and submit the sign-up fee to:
World Council of Credit Unions
Attn: IRnet®
5710 Mineral Point Road
Madison, WI 53705
3. WOCCU will assist you with the implementation process, which includes:
 - Anti-money laundering compliance training
 - Security certificate installation
 - VigoNet system training

Join now!

Contact Meghan Olisar, IRnet® Program Specialist, at remittances@woccu.org or (608) 395-2071.



World
Council
of Credit
Unions

World Council of Credit Unions (WOCCU) is the leading international trade association and development agency for credit unions worldwide. Operating under its vision of "Quality Credit Unions for Everyone," WOCCU promotes the sustainable development of credit unions to empower people around the world to grow through access to high quality, affordable financial services.

The regional and national credit union and financial cooperative associations affiliated with World Council represent 71 countries across the globe. Worldwide, more than 46,000 credit unions in 97 countries serve 172 million people.

Serve the Underserved...

Offer international and domestic money transfers through WOCCU's International Remittance Network (IRnet®)



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Interested in growing your membership and serving the underserved?

By offering reliable, competitively priced money transfer services, your credit union can engage the millions of unbanked individuals who send money regularly to their family and friends back home—whether in other countries or other states within the United States.

Adding money transfer services to your product lineup will also afford your credit union opportunities to:

- Generate new fee revenue.
- Cross-sell additional financial products and services to potential and existing members.
- Educate potential members on the benefits of joining your credit union.
- Produce tangible data to demonstrate your service to the unbanked and underserved—critical to protecting your credit union's tax-exempt status.
- Adapt to changing demographics in the United States.
- Earn the loyalty of remitters and their immigrant communities.
- Connect members and potential members with their loved ones through remittances.



Joining IRnet® will benefit your credit union in many ways!

WOCCU will help you reach untapped, emerging markets in your local area by connecting your credit union to the worldwide remittance network of its strategic partner—VIGO Remittance Corp. WOCCU will also provide your credit union with:

- Quality domestic and international remittance products.
- Worldwide distribution networks.
- Highly competitive global pricing and support in price negotiations at the local level.
- Point-of-sale marketing materials in English and Spanish.
- Assistance with the implementation process.
- Strategies for building trust and effectively serving the growing Hispanic community.
- Informational exchanges with credit unions in Latin America to learn how they serve their members.
- Representation of your credit union's interests to money transfer companies.
- Advocacy and representation before the U.S. Congress, international decision-making bodies and the trade media.
- Recognition on the WOCCU website.

An estimated \$61 billion in remittances was sent to Latin America and the Caribbean in 2006—\$267 billion was sent worldwide.

The large majority of remittances in the United States are still sent from mom-and-pop shops, not financial institutions. The market holds great potential for credit unions, including yours!

Through IRnet®, your credit union can send remittances to over 40 countries worldwide with more than 33,000 points of payment. You can send directly to credit unions in nine of those countries.

Disclaimer: WOCCU strives continuously to expand its network. Please contact us for the most up-to-date information.



Tap into the multi-billion dollar remittance market. Contact Meghan Olisar, IRnet® Program Specialist, today at remittances@woccu.org or (608) 395-2071.