



# Congratulations!

You have received an owner-customer membership with your local OP cooperative bank as a gift.

As an owner-customer, you own part of your local OP cooperative bank. Owner-customer membership will bring you a number of benefits, and you will be able to influence the future of your local communities.

Please contact your OP cooperative bank to bring your owner-customer membership into force. \*)  
OP Personal Customers, Banking services,  
tel. 0100 0500 or [op.fi/contact-us](https://op.fi/contact-us)

More information: [op.fi/owner-customer](https://op.fi/owner-customer)

OP cooperative bank's owner-customer membership  
– for your life

\*) If the gift's recipient is a minor and both parents are the child's guardians, the parents must together sign the minor's owner-customer application.

