

Tax Ref No.....

Or Place of Birth.....

Employment Status (please tick)

Full Time Part Time
Permanent Temporary

If you are employed on a temporary basis, please confirm your employment end date:

.....

I would like more information about the Suffolk Credit Union Savings Card.

Please sign and date the below declaration:

- I agree a joining fee of £5.00 which will automatically be paid by my first contribution. As this is for administration purposes it is non refundable.
- I agree to abide by the rules of SCU.
- I understand that I may be required to provide proof of identity.
- The information I have given is accurate and complete.

By signing below I give consent for my employer to discuss the above details with SCU.

Signed

Date

Please send to Suffolk Credit Union Ltd

**For office use
Membership No**

Members Only

Christmas PaySaver Account

This exclusive account enables you to save for Christmas, with the option of a Paysaver Loan (repayable in 12 months or less).

Junior Account

If you are a member, you can open an account for your child or grandchild (aged 16 or under). Interest is paid annually at the end of each financial year.

Savings Card

This is offered in association with 'allpay' and is free of charge. Its flexibility and convenience allows you to make additional payments into your savings/loan accounts at a time that suits you and it can be used at thousands of UK PayPoint locations and any Post Office branch.

Prepaid Card

The SCU Prepaid Card is a flexible, low-cost Visa card that you can purchase, load and start using straight away. Offered in alliance with 'allpay', it's a great way to manage money simply and safely.

For More Information

Suffolk Credit Union Ltd
Endeavour House, 8 Russell Road IPSWICH IP1 2BX
Tel 01473 265000
Email credit.union@suffolk.gov.uk
suffolkcreditunion.org.uk



**Make it part
of your life**

suffolkcreditunion.org.uk



Suffolk Credit Union (SCU) is a financial co-operative which has been operating successfully since 1997. We are owned and operated on a non-profit basis by our members.

Our purpose is to encourage saving and to use our pooled funds to make affordable loans to members.

You are welcome to join if you live or work in Suffolk and you either:

- deliver a public service
 - receive a public-sector pension
 - serve as a councillor
- or are a close family member, living in the same household, of a SCU member.

Membership Benefits

Free life insurance* on savings up to £7,500

Savings covered by the FSCS, so your money is safe

Simple payroll deduction

Quick and easy access to savings

Share of profits (dividend) when there is a surplus

Affordable loans

Free loan protection insurance* up to £7,500

No early loan repayment charges

Owned and run by its members.

suffolkcreditunion.org.uk

Saving

Saving helps prepare you for the unexpected and allows you to be in control of your money. The Credit Union offers a convenient, friendly and safe way of saving regularly, from a minimum of £10 per month (or £2 per week) whatever you can afford, up to total savings of £15,000.

Our valuable FREE Life Savings Protection* cover means that your nominated beneficiary will receive double your savings up to £7,500 should you die.

Borrowing

When you have saved regularly for three months you can apply to borrow up to four times your shares (savings). Your loan must be for a provident or productive purpose – to consolidate your credit cards, for home improvements or an unexpected expense, or for a larger purchase such as a car or holiday.

You can borrow from as little as £250 up to £10,000 at a fair standard rate of 12.7% APR. Your loan will be tailored to what you can afford with a repayment term of up to 36 months for loans up to £5,000 and 60 months between £5,000 and £10,000.

Example

Loan Amount	24 Months		36 Months	
	Monthly Payment	Total Interest	Monthly Payment	Total Interest
£250	£11.77	£32.30	£8.30	£48.78
£500	£23.54	£64.74	£16.61	£97.63
£1000	£47.07	£129.63	£33.21	£195.54
£3000	£141.72	£389.16	£99.64	£586.93

These figures are for guidance only, as calculations may vary.

*Terms and Conditions apply.

Membership Application

Title First Name.....

Last Name.....

Previous Last Name

Date of Birth

Address

.....

..... Postcode

Tel (Hm) (Wk).....

Mobile

Email

How did you hear about Suffolk Credit Union?

.....

Job Title

Employer's Name & Address

.....

..... Postcode

Payroll No N I No

I hereby authorise the deduction of £..... from my salary each week/month.

Nomination form

To whom your shares, life savings and insurance benefits will be paid upon your death.

Name

Address

..... Postcode