

## WHAT IS A CREDIT UNION?

A Credit Union is a non-profit making financial co-operative which offers a saving and low interest Loans service to it's members

## WHO RUNS CREDIT UNIONS?

Members are elected to run the Credit Unions. All Credit Unions are registered in accordance with the Credit Unions Act 1979 and the Industrial Provident Societies Act 1965-78. Credit Unions are Required to be audited once a year and submit the accounts to it's members and a Government Registry.

## FREE LIFE INSURANCE?

YES. Life insurance is a free benefit of saving with your Credit Union, paying your family up to double your Credit Union savings when you die (subject to terms and conditions).

## HOW DO I GET A LOAN?

Anyone who has been a member, usually for 3 months, has a minimum number of shares and is over 18 years old is entitled to apply for a loan: The Credit Committee will look at your savings record and your ability to repay when deciding whether or not to grant a loan

## ARE THE CREDIT UNIONS INSURED AGAINST FRAUD OR ROBBERY?

YES. The treasurers, and all other persons handling the money or books, are bonded so, in the event of dishonesty or robbery, members' money would not be lost.

## HOW DO I BECOME A MEMBER?

Anyone living or working in the particular area, defined as our common bond, can apply to join

**We are local and approachable.**  
**We offer very low cost loans.**  
**We offer free loan protection. (subject to age)**  
**No hidden fees or transaction charges.**  
**It's an easy way of saving for all.**

**You can volunteer to help run your Credit Union,**  
**Learn some new skills and make new friends.**  
**Training is informal & fun.**

**Come along and find out more**

# Membership Application



## 1. General Details

Surname: ..... Forename: .....

Home Address: ..... Postcode: .....

..... Telephone: .....

..... Date of Birth: .....

..... Email: .....

National Insurance Number: ..... Are you or have you been a

member of any other Credit Union

Employers Name & Address: ..... Yes  No

If Yes, please give details:

Where did you hear about St Helens Credit Union? .....

## 2. Form of Nomination

**In the event of my death I nominate the following person(s) to whom there shall be transferred such property in the Credit Union (including Life Savings Insurance Plan) that may be mine at the time of my death. I understand that the maximum amount provided for under nomination is £5000 and any residual balance in my account shall be paid to my legal Personal representative(s).**

Nominee(s) Name(s): Mr/Mrs/Ms/Miss .....

Address: .....

Relationship of Nominee to member: .....

Dated this the ..... day of ..... 20

Signed .....



### 3. Declaration

I hereby apply for membership and agree to abide by the rules of my Credit Union and declare that the information given by me on this form is true and correct to the best of my knowledge and belief.

Print Name: .....

Signature: ..... Date: .....

Account Number: [REDACTED]

### 4. For Office Use Only

PROOF OF IDENTIFICATION & RESIDENCE (to be completed by Credit Union Officer)

	YES	NO
Driving Licence (full)		
Passport		
Bank/Building Society Book		
Bank Statement		
Electricity Bill (recent)		
Gas Bill (recent)		
Council Tax Bill (recent)		

Other: .....

Verified By: ..... Membership No.: .....

Position In C.U: .....

Signature ..... On behalf of The Board of Directors

Authorised and regulated by the Financial Services Authority FRN : 213493

# St. Helens Credit Union

Save & Borrow For A Better Tomorrow

Helping you borrow for HOME IMPROVEMENTS, CHRISTMAS and EMERGENCY BILLS

Helping you make every penny count

Helping you save for HOLIDAYS, BIRTHDAYS, and COLLEGE FEES



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