



**COLCHESTER
CREDIT UNION**

7 The Centre, Hawthorne Avenue, Colchester, CO4 3PX
01206 798 823 info@colchestercreditunion.co.uk

Application for membership

First name(s)	<input type="text"/>	Address	<input type="text"/>
Last name(s)	<input type="text"/>		
Home phone	<input type="text"/>		
Mobile	<input type="text"/>	Postcode	<input type="text"/>
Email	<input type="text"/>	How many years have you lived at this address?	<input type="text"/> years <input type="text"/> months
I would like correspondence and statements to be sent to this email <input type="checkbox"/> Yes <input type="checkbox"/> No		if less than 6 months please provide previous address	
Date of Birth	<input type="text"/>	<input type="text"/>	
Nationality	<input type="text"/>		
Occupation	<input type="text"/>	I am a resident of <input type="checkbox"/> Tendring District Council	
Employer	<input type="text"/>	<input type="checkbox"/> Colchester Borough Homes	
		<input type="checkbox"/> Other/private rented	

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

Applicant's signature Date

All data will be processed in accordance with the Data Protection Act 1998.
We are required to see and photocopy two items of ID to confirm your identity and address, ideally (1) a current passport or driving licence and (2) an 'official' letter less than 3 months old addressed to you at your current address, such as a bank statement, utility bill, rent statement, Council Tax bill, benefit statement etc. If you don't have either of (1), please bring two of (2), or ask us for help.

BANK STANDING ORDER (optional)

To the manager Bank/Building Society Branch

Please pay on / / and MONTHLY / FORTNIGHTLY / WEEKLY (circle **one** only) thereafter, until further notice, the sum of £ to the **Colchester Credit Union Limited, Co-operative Bank PLC**

Account Number: **67008566** Sort code: **08-92-50** Reference number: (CCU office will supply)

Your address	<input type="text"/>	Postcode	<input type="text"/>
		Account number	<input type="text"/>
		Sort code	<input type="text"/>
Signed	<input type="text"/>	Dated	<input type="text"/>

FORM OF NOMINATION

In the event of death I nominate the following person, to whom there shall be transferred such property in the credit union as may be mine at the time of death, whether in shares or otherwise.

Nominee's name	<input type="text"/>	The witness must not be the nominee
Nominee's address	<input type="text"/>	Your signature <input type="text"/>
		Date <input type="text"/>
		Witnessed by <input type="text"/>
Postcode	<input type="text"/>	Date <input type="text"/>

OFFICE USE ONLY Proof of ID accepted Common bond req. Board approval req.

IMPORTANT INFORMATION ABOUT COMPENSATION ARRANGEMENTS

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a credit union is unable to meet its financial obligations. For further information about the scheme (including the amounts covered and eligibility to claim) please visit www.fscs.org.uk or call 0800 678 1100.

FREQUENTLY ASKED QUESTIONS

What is a Credit Union? It's a not for profit financial cooperative, created, owned and operated by its members. It offers savings and loans to members.

Can anyone join? If you live, work, or study in the administrative Borough of Colchester or Tendring District Council, you can become a member. Just fill in the form and pay a small membership fee.

How safe is my money? Very safe. We are regulated as a Bank, by the Financial Conduct Authority, the Prudential Regulatory Authority and we report to the Bank of England. Members savings are also covered by the Financial Services Compensation Scheme, up to £85000.

Are there any limits on savings and loans? Under current regulations the maximum that can be saved in a Credit Union account is £15000. Under our current rules we would not normally lend more than £7500.

Do you pay Interest on saving? We don't pay interest on savings, but if we make a surplus on our operations we can pay a dividend.

Who runs the Credit Union? Our directors are all members who have volunteered to help run the Credit Union. We are always looking for new volunteers.