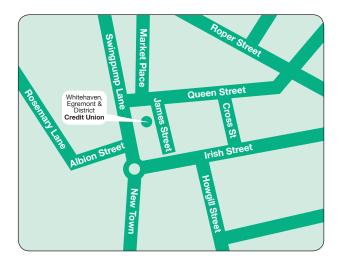


Whitehaven, Egremont & District Credit Union



Whitehaven Office 24 James Street, Whitehaven CA28 7HZ.

To find out more about our services: Tel: 01946 66755 Email: info@wedcu.co.uk Web: wedcu.co.uk

Join us online:



Whitehaven, Egremont & District Credit Union



@WEDCreditUnion

ID Verification

1.

2.

My savings

I plan to save £ per week / month / fortnightly (delete as applicable).

There are lots of ways to pay in. Tick which will apply to you:

By Bank Standing Order (Please complete form overleaf)

By Payroll Deduction

At a WEDCU Collection Point (Which one?)

Please write in capitals and use black ink only

See how we compare to door-step lenders:

| Loan | Over 52 weeks | Weekly repayment | Total to repay | We save you* | |
|------|--------------------|---------------------|-------------------|--------------------|--|
| £250 | Doorstep lender | £8.75 | £455 | 0470 | |
| | Credit Union | £5.50 | £173 | | |
| £400 | Doorstep lender | £14.00 | £728 | 0077 | |
| | Credit Union | £8.70 | £451 | £277 | |
| £500 | Doorstep lender | £17.50 | £910 | 6046 | |
| | Credit Union | £10.90 | £564 | £346 | |

*Based on Provident Credit typical APR 272.2% Credit Union typical APR 26.8%. Correct as at 1/11/16.

Application Membership

Because we're owned by our members, you get all the benefits!



People Helping People

Membership

Safe saving and affordable loans with your friendly local Credit Union:

Ever wanted to save regularly but never seem to get around to it? Would you like to borrow from a place you can trust on terms you can afford? Whitehaven, Egremont & District Credit Union (WEDCU) offers a great service to help you and your family manage your money in the best possible way.

Who can join?

Anyone who lives or works in Cumbria.

What can WEDCU offer me?

- A safe way to **save regularly** for any purpose.
- A choice of **convenient** ways to pay in.
- Peace of mind as your **savings are safe** because WEDCU is a member of the Financial Services Compensation Scheme.
- Life insurance on your savings at no cost to you*.
- Access to affordable loans, based on your ability to repay, with low interest, no hidden charges and no penalties for early settlement.
- **Confidential**, caring, member-friendly services.
- A way to support a **local, ethical** community business that is wholly owned by the people who use its services YOU!

*terms and conditions apply, please enquire.

How do I join?

- Complete this form.
- Provide at least two original or certified documents to prove your identity and address.
- Bring them to a Credit Union Collection Point.

Membership Application

| Mr/Mrs/Miss/Ms | Surname: | | | | | | | |
|----------------------------|---------------|--|--|--|--|--|--|--|
| First name: | | | | | | | | |
| Middle name(s): | | | | | | | | |
| Home address: | | | | | | | | |
| | | | | | | | | |
| Postcode: | | | | | | | | |
| Home telephone: | | | | | | | | |
| Mobile number: | | | | | | | | |
| Email address: | | | | | | | | |
| National Insurance | Number: | | | | | | | |
| Occupation: | | | | | | | | |
| Date of birth: | | | | | | | | |
| How did you hear about us? | | | | | | | | |
| Are you in good he | ealth? Yes No | | | | | | | |

I apply for membership and agree to abide by the rules of WEDCU. I understand that a one off-membership fee of £2 will be deducted from my first payment and thereafter an annual fee of £2. All correspondence will be sent to my home address unless I state otherwise.

Members are required to retain £5 in shares at all times.

Signed:

Date:

My Beneficiary

Members' savings are covered (subject to terms and conditions) by **Life Savings Insurance** at no extra cost. In the event of my death I wish my savings and life insurance go to the person/s or organisation/s named below:

My beneficiary:

Address:

Postcode:

Telephone:

Relationship to me (if any):

My signature:

Signature of witness (not my beneficiary):

Date:

Standing Order

| To the manager: | | | | | | | | Bank/BSoc | | |
|---|--|--------|--|--|--|--|----|-----------|--|--|
| Bank address: | | | | | | | | | | |
| | | | | | | | | | | |
| Sort Code: | | | | | | | | | | |
| Account No: | | | | | | | | | | |
| This mandate supersedes any previous standing | | | | | | | | | | |
| orders in favour of Whitehaven, Egremont & District Credit Union. | | | | | | | | | | |
| Please pay on | | day of | | | | | 20 | | | |
| The sum of £ | | | | | | | | | | |
| and each week* / fortnight* / month* thereafter until further notice. *delete those that do not apply Whitehaven, Egremont & District Credit Union Bank Sort Code 01-09-54 Account Number 60549351 | | | | | | | | | | |
| Quoting Membership Number | | | | | | | | | | |
| Signed: | | | | | | | | | | |
| Date: | | | | | | | | | | |
| Name: | | | | | | | | | | |
| Address: | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |



Whitehaven, Egremont & District Credit Union

Tel: 01946 66755

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference 213589