



**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	<b>£173</b>
	Credit Union	£5.50	£282	
£400	Doorstep lender	£14.00	£728	<b>£277</b>
	Credit Union	£8.70	£451	
£500	Doorstep lender	£17.50	£910	<b>£346</b>
	Credit Union	£10.90	£564	

\*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 health? Yes No <small>If No, please give details</small>	

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 the		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*