

Rules of Membership

To join Chesterfield and North East Derbyshire Credit Union you must either live within Chesterfield Borough or North East District Council boundary...

OR

...be in paid employment within the boundary of either Chesterfield or North East Derbyshire and provide suitable proof of this from your employer.

You must be over 16 years of age and have to pay the £5 entrance fee. You must complete the application form overleaf and be approved by the Board of Directors at their next meeting.

Applicants must provide three proofs of identity which show date of birth, address and signature – some proofs may show a combination. Acceptable proofs would be: a current driving licence, a passport, an NHS card, NI card, recent utility bill, bank statement or store card statement or Benefit letter.

All information provided to the credit union in regard to membership, savings and loans is treated as confidential. The only exception is where there is any suspicion of money laundering, which will be reported to the Financial Intelligence Unit of the Criminal Intelligence Service, in accordance with the Law.

For Office use only
To be completed by an officer of the credit union
Proofs of identity seen:

1. _____
2. _____
3. _____

Signature.....

Position..... Date / /

This application is accepted by the committee

Account No. _____

Chairs signature.....
Date / /

Membership Benefits

You can save as little as £1 per week

Your savings are safe – guaranteed by the Financial Services Authority

Savings can be deducted from payroll for companies/public bodies that are members of the Payroll Deduction Scheme

No Loan administration fees

Interest rate does not exceed 2% per month (26.82%APR) and is charged on a reducing loan balance (not fixed from the original sum)

Top-up loans available



**Chesterfield &
North East Derbyshire
Credit Union**

**10 Theatre Yard, Low Pavements,
Chesterfield
Tel: 01246 278833**

chesterfieldcreditunion@live.co.uk

FSA Firm Reference No: 213954



**Chesterfield &
North East Derbyshire
Credit Union**

**Membership
Application
Form**

**Community Savings
& Loans**

Personal Details

(please circle)

Mr Mrs Miss Ms Dr Other _____

Family Name _____

First Name(s) _____

Home Address

Post Code _____

Date of Birth _____

Home Phone _____

Mobile _____

E-mail _____

If you have been a member of the Credit Union in the past, please give your previous Membership Number _____

Employers Details (if applicable)

Occupation _____

Employer _____

Address _____

Post Code _____

If you wish to save through Payroll Deductions (participating organisations only), please complete a Payroll Deduction Authorisation form.

Proposer's Details

Proposed by _____

Account No. _____

Seconded by _____

Account No. _____

Statement of Eligibility

I wish to apply for membership of Chesterfield & North East Derbyshire Credit Union. I have read and agree to abide by the rules of the credit union. The information given by me on this form is true and correct to the best of my knowledge. I confirm I am a British Citizen, or have recourse to public funds.

The joining fee of £5 is in addition to my first savings instalment.

Signature _____

Date / /

.....

Please tick if you would like more information about becoming a volunteer

How did you hear about the Credit Union?

Friend Work

Leaflet Poster

Other

.....

Nomination of Beneficiary

Please notify the credit union if there is any change to the information supplied.

Your details:

Account Number _____

Home Address

Post Code _____

I, a member of the Credit Union hereby nominate:

Name _____

Address

Post Code _____

as the person to whom there shall be transferred at my decease such property in the credit union as may be mine at the time of my decease, whether in shares or otherwise

Signature _____

Date / /

Witness _____

Address _____

Post Code _____