

A **credit union** is a cooperative financial institution that is owned and controlled by its members and operated for the purpose of promoting thrift, providing credit at reasonable rates, and providing other financial services to its members.

You will be part of a savings and loans co-operative which aims to help people in the local area: people helping people through fair treatment and local services offering services that the high street banks can't be bothered with.

Anyone who lives and/or works within Suffolk can join. You pay a one-off joining fee of £4 and an initial £1 savings deposit (£5.00 in total). Anyone over 18 can join as a full member, and we have junior accounts for under-18s. Junior accounts can be opened at no charge.

Credit Unions are authorised and regulated by the Financial Services Authority, and savings are fully covered by the Financial Services Compensation Scheme, so you can be sure your money is safe and protected by law.

#### **Data Protection Act: (DPA)**

The Credit Union will process your data in accordance with your rights under the Data Protection Act 1988. We will use your information for the following purposes only:

- To consider any application you make.
- To deal with your account and provision of services.
- To undertake statistical analysis, financial risk assessment, money laundering checks, compliance and regulatory recording, fraud protection and debt tracing.
- To forward newsletter, statement, new terms and conditions of information on changes in the way the account is operated. If you do not wish to receive this information at the address on this form, please tick

Under the Category F Consumer Credit Licence, we will only disclose information outside the Credit Union:

- To agents and subcontractors for operational reasons.
- To any person, including insurers, who provide a service or benefits to you or for us in connection with your accounts.
- To licensed credit reference agencies in accordance with the DPA and the terms of the Consumer Credit Act.
- To fraud prevention and other agencies to help prevent crime where we suspect fraud.
- If compelled to do so by law.
- For the purpose of compliance and regulatory reporting to confirm your identity for money laundering purposes, which may include checking the electoral register.



# Membership Application Form

## **Ipswich & Suffolk Credit Union Ltd Savings and Loans**

If you live, work, volunteer or study in Suffolk you can join the Ipswich & Suffolk Credit Union

Contact us for more information:

**Ipswich & Suffolk Credit Union Ltd**  
**61/63 Austin Street**

**Ipswich**  
**Suffolk IP2 8DF**

**Telephone: 01473 690690**

**email: [office@iscu.org.uk](mailto:office@iscu.org.uk)**

**Website: [www.iscu.org.uk](http://www.iscu.org.uk)**

Joined at:

# Membership Application

Full Name:

Address:

Post Code:

**Fee: £5.00**

**£4.00 Joining Fee  
& £1.00 Deposit**

Date of Birth:

Place of Birth:

Telephone:

Mobile:

Tax Ref No:

Not obligatory

NI Number:

I live, work, volunteer or study within Suffolk

My employer is:

One or more of my family members is a member of ISCU

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

Signature:

Date:

We are required to see (and retain photocopies of) **two** forms of identification; one must show that you live at the above address. Please contact the office to clarify if you believe it to be a problem. We can be more flexible than banks.

Please note: if identification is not provided, you will be unable to apply for a loan or withdraw your shares.

I am applying for:

Share Account :

AND / OR

Lock it Away Christmas Club

I intend to save

£

per week/fortnight/month

**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 my death, whether in shares or otherwise.

Name of Nominee:

**The witness must not be the  
Nominee.**

Address of Nominee:

Post  
Code:

Your signature:

Date:

Witnessed by:

Date:

## Bank Standing Order (Optional)

To the Manager

Bank/Building Society,

Branch:

Address:

Please pay on

and

monthly / fortnightly /  
weekly

thereafter, until further notice,

The sum of

£

**to: The Ipswich & Suffolk Credit  
Union Limited  
Co-operative Bank plc  
Account Number: 50000788  
Sort Code: 08-92-50**

Please quote  
reference number:

(The ISCU office will supply)

Your Bank Account  
Number:

Sort Code:

Your address:

Post Code:

Signed:

Date: