

Join the Manchester Unity Credit Union and the Oddfellows



These linked organisations are both run by members for the benefit of the members.

The name Oddfellows started over 200 years ago when ordinary working men began organising themselves and putting small sums of money aside so that they could help each other and their families in times of need; sickness, bereavement, unemployment etc.

The Trade Guilds did similar work for their members of that Guild. Our founding members were not from a specific trade or Guild and generally worked at a multitude of jobs or were labourers. They were 'Odd Fellows'.

They were much more than financial support to each other but had social and welfare support as a family, so much so that they referred to each other as brother and sisters.

Whilst times are different everyone still needs Friendship and support today.

Local Branch _____

Contact name _____

Telephone No. _____

Should any complaints arise?

In common with all credit unions, the Manchester Unity Credit Union has in place a procedure for dealing with member's complaints. You must first try to resolve the complaint with the Credit Union.

If you cannot resolve it you can take it to the Financial Ombudsman Service – details of which will be supplied from the Manchester Unity Credit Union Ltd, Abbey House, 32 Booth Street, Manchester, M2 4QP, telephone 0161 233 2569.



www.manchesterunitycu.co.uk



www.oddfellows.co.uk

CU/OF 0710

Join the Manchester Unity Credit Union and the Oddfellows

The Credit Union - Simply a better way
to save and get low cost loans

The Oddfellows - Belong to a caring organisation
with social and welfare provisions



'People Helping People'

A better way to **save** and **borrow money**

What is a Credit Union?

Credit Unions are 'not-for-profit' financial co-operatives which offer savings and low interest loans to its members.* Membership is based on a 'common bond' which links members together – in our case it is membership of the Oddfellows that are resident in Britain. Both the Credit Union and the Oddfellows are separate organisations.

Why should I join?

You can obtain very low cost loans, paying only 1% interest per month on the outstanding balance, and so the interest payable decreases as the loan is paid off. On a £1,000 loan repaid over 12 months you would only pay £66.20 in interest, (12.7% Annual Percentage Rate). There are no hidden fees or transaction charges and no penalties for early repayment.

It is a great way to pay for school uniforms, home improvements, Christmas, and also unexpected expenses such as a central heating boiler breakdown, or a nasty shock at your car's MOT.

Regular savings are required but the minimum is only £5 per month; you continue to save even when you take out a loan even if you decide to revert to the minimum level of £5. When the loan is paid off your savings would be greater than before you took the loan. Loans and savings are covered by free insurance in the event of death.*

How can I join?

Simply fill in the application form and the Bank Standing Order Form overleaf and return it to the Manchester Unity Credit Union Office. We will then process your membership both with the Credit Union and the Oddfellows.

How much will it cost?

The minimum payment is £7 per month. This is £5 minimum savings and £2 towards next years membership (the first year is free). You may wish to save more than £5 each month. The choice is yours. There is a £2 annual membership fee for Credit Union which will be deducted from these savings.

***Key Facts:** Terms and conditions apply. (Visit our website - www.manchesterunitycu.co.uk or telephone 0161 233 2569 for details). Benefits authorised and regulated by the FSA.

You can get so much more **out of life with the Oddfellows**

If you're looking for friendship, fun and support there's a warm welcome for you at the Oddfellows. Established in 1810, we are one of the largest and oldest Friendly Societies in the UK.

We have over 100,000 members with a national network of Branches covering the country, which means that not only do we offer lots of opportunities to meet up and have a great time together but also we're here to help and support each other in times of need.

So if you want more out of life, come along and join us. Making friends and helping people; that's what the Oddfellows is all about.

Member benefits

- **Access to our Care & Advice helplines** - information and support on a wide range of health, social, lifestyle and consumer issues
- **Oddfellows Active Travel Club** - for exclusive offers and Oddfellows breaks
- **Active Travel Club** – offering member discounts and unique group holiday experiences
- **Optical Benefit*** - £25 towards sight tests, contact lenses or glasses every two years
- **Dental Benefit*** - £25 towards dental treatment every year
- **Legal Aid Scheme***
- **Accidental Death Benefit*** - £1000 if death occurs in UK, £2500 if abroad
- **Free retirement planning courses**
- **Historical archives**
- **Oddfellows Exchange - for unique holiday experiences**

***Key Facts:** Oddfellows benefits are non-contractual and not regulated by the Financial Services Authority (FSA) and may be withdrawn at any time without notice. Terms and conditions apply. For more details about terms and conditions and the Oddfellows contact 0800 028 1018 or visit www.oddfellows.co.uk.

APPLICATION FOR ADULT MEMBERSHIP

To be completed in BLOCK CAPITALS and returned to the MANCHESTER UNITY CREDIT UNION OFFICE

1. GENERAL DETAILS

Surname

Forenames

Home Address

Postcode

Home/Contact Tel Date of Birth

National Insurance Number

Branch/District Name & Address if known

Email If you agree to be contacted by email tick box

Are you or have you been a member of any other Credit Union? YES/NO. If Yes, please give details

Next of Kin (optional) Relationship

Address

When opening an account, we require you to produce suitable means of identification - please see inside back page for acceptable documents of identity.

2. DECLARATION

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

Signature Date

Data Protection Statement: In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purpose of managing your accounts with the credit union. Your personal details will be treated confidentially and will only be shared with other agencies for the purpose of credit referencing and debt recovery, for which we hold a Category I consumer credit licence.

FOR OFFICE USE ONLY

Member No.

Membership accepted by Credit Union Board of Directors on (Date)

Signature On behalf of The Board of Directors

Eligibility Checked National No.

Manchester Unity Credit Union Ltd is authorised and regulated by the
Financial Services Authority, FRN 213401.

Registered Office: 6 Clarence Terrace Warwick Street Leamington Spa Warwickshire CV32 5LD.
A Member of the Association of British Credit Unions Limited.

BANK STANDING ORDER FORM

To be completed in BLOCK CAPITALS and returned to the **MANCHESTER UNITY CREDIT UNION OFFICE, Abbey House, 32 Booth Street, Manchester, M2 4QP.**

To the Manager

Address

Postcode

Please pay on the (*delete date not applicable)

*2nd/ 17th day of

and each month thereafter until further notice the sum
of £ to the credit of

**LLOYDS TSB PLC
KING STREET
MANCHESTER**

SORT CODE 30-95-42

ACCOUNT No. 04998153

REF No.

Signed

Date

Your Name

Address

Postcode

Your Bank Account Number

Your Sort Code

Authorised and Regulated by the Financial Services
Authority and entered on the FSA register at
www.fsa.gov.uk under 213401.

YOUNG SAVERS APPLICATION FOR MEMBERSHIP

To be completed in BLOCK CAPITALS and returned to the MANCHESTER UNITY CREDIT UNION OFFICE

1. GENERAL DETAILS

Surname

Forenames

Home Address

Postcode

Date of Birth

I hereby apply to join the Manchester Unity Credit Union. I agree to abide by the rules and accept the decisions of the members at General Meetings and the Elected Committees. I declare that the information given on this form is true and correct to the best of my knowledge and belief.

Applicants Signature

Name of Parent/Guardian (please print)

Signature of Parent/Guardian

Date Monthly amount

NOTE TO PARENTS

Young savers* will be allowed to withdraw limited amounts of cash from their account (subject to their account having sufficient funds) without parental consent. For amounts over this limit, an authorisation letter will be made out to the parent/guardian to be exchanged for cash. If you do not wish your child to make such cash withdrawals, please sign below.

I do not wish my child to make any cash withdrawals without my consent
(*age and cash limits are determined by the credit union)

Signature of Parent/Guardian

FOR OFFICE USE ONLY

Member No.

Membership accepted by

Credit Union Board of Directors on (Date)

Signature On behalf of The Board of Directors

Eligibility checked

National No.

Authorised and Regulated by the Financial Services
Authority and entered on the FSA register at
www.fsa.gov.uk under 213401.

Frequently asked

Questions

Apply **now**

How safe is my money?

Credit Unions are Authorised and Regulated by the Financial Services Authority (FSA). This means that those running Credit Unions have to be approved by the FSA and must comply with their rules. All FSA authorised Credit Unions are participants in the Financial Services Compensation Scheme (FSCS). The Treasurer and other people who handle money are 'bonded' so that in the unlikely event of dishonesty or robbery the member's money would not be lost. Each Credit Union has a Supervisory committee to be the 'member's watchdog', verifying records and reporting to the Board of Directors any discrepancies.

How do I get a loan?

Members over 18 years of age can apply for a loan after 6 months membership and the initial loan can be up to 5 times your savings. Subsequent loans can be up to 10 times your savings up to a maximum of £7,500. The Credit Committee will look at your savings record and ability to repay when deciding whether or not to grant a loan. A loan application form can be downloaded from our website or sent on request from the office.

What about young savers?

Credit Unions have many young savers and it encourages them to get into the saving habit. Parents or Grandparents may open accounts in a child's name. They cannot borrow until they are 18 but their saving can build up for when they need it – say when they go to university, or for their first car.

The child must either be a junior member of the Oddfellows, or be a relative of a member of the Manchester Unity Credit Union and living in their house. The maximum amount they may save is currently £10,000. There is no membership fee for young savers.

For more information visit our website www.manchesterunitycu.co.uk or call us on 0161 233 2569 between 9am and 2pm Monday to Friday or leave a message and we will get back to you. You can also E-mail info@manchesterunitycu.co.uk

To join two original forms of identity must be provided

One from list A – evidence of identity

Current signed passport, current national identity card, armed forces identity card, employers identity card, current full driving licence, current UK provisional photocard driving licence, student identification card with photograph, NHS medical card (members under 18 years only), birth certificate (members under 18 years only), Inland Revenue (HM Revenue and Customs) tax notification (not P45 or P60), benefit book or benefits agency original notification letter.

One from list B – evidence of address

Current paid utility bill, current full UK driving licence (if not used for identification above), bank/building society statement or passbook (updated within the past 3 months), current council tax bill, rent card or tenancy agreement, current mortgage statement from a recognised lender, benefits book or benefits agency original notification letter (if not used for identification above), vehicle registration document, current house insurance certificate, current motor insurance certificate.

If you do not wish to forward your passport or driving licence we suggest that a copy could be sent if signed by an Oddfellows Lodge Secretary, a solicitor, or someone with a similar professional standing. The person verifying a document must not be a relative of the applicant.

Sending your application form

Simply detach the application form, complete details, put it in an envelope and send it to:-

Manchester Unity Credit Union Ltd
Abbey House, 32 Booth Street
Manchester M2 4QP

Check list

Have you signed your application?

Have you completed and signed the standing order instruction?

Have you enclosed two forms of identification?

