



White Rose
Credit Union Ltd

SAFE, FLEXIBLE, AFFORDABLE
SAVINGS & LOANS



COME AND JOIN US!

An alternative to doorstep
lenders and high street banks

www.whiterosecreditunion.co.uk

Wakefield Office Tel: 01924 305168 Hemsworth Office Tel: 01977 723777

Our products and services.....



CURRENT ACCOUNT..... YOU ARE IN CONTROL

- Pay your whole salary or benefits into your credit union current account and have instant access to it.
- Set up direct debits and standing orders to pay regular household bills.
- Withdraw cash at any ATM machine in the Link Network free of charge.



SAVINGS ACCOUNT..... A GREAT WAY TO SAVE

MEMBERSHIP ACCOUNT

- Instant access savings account.
- Unlimited withdrawals.
- Annual dividend payable (variable).



CHRISTMAS SAVER ACCOUNT

- Save as much or as little as you like.
- Safe and secure.
- No withdrawals until November.



FIRST SAVER ACCOUNT

- Help your child learn about money and how to handle it.
- Save as much or as little as you like.



BORROWING..... BREAK FREE FROM HIGH INTEREST CREDIT

PERSONAL LOAN

- Low interest rate loans up to 1% per month on a reducing balance basis. (Typical APR 12.7%).



LIBERTY LOAN

- Low rate loans, up to 2% per month with fixed weekly payments, on a reducing balance basis (Typical APR 26.8%).
- Up to £500.
- Very competitive rates compared with doorstep lenders.

Terms and Conditions apply and rates may vary based on personal circumstances.



MEMBERSHIP APPLICATION FORM

White Rose
Credit Union Ltd

Title Mr / Mrs / Miss / Ms

Surname

Forenames

Home phone number

Mobile phone number

Work phone number

Email address

Address

Post Code

Date of Birth

NI number

Employer Name

Work Address

Post Code

Pay Ref

Beneficiary (for insurance purposes)

I, as a prospective member of White Rose Credit Union hereby :

nominate _____

Of _____

Telephone _____

Relationship _____

As the person to whom any savings that may be mine in the Credit Union will be transferred to at my death.

Signed _____ Date _____

Witness _____ Date _____

Please provide and state two or three forms of Identification with your Application.

1.

2.

3.

Payment Methods

Collection Point

Payroll Deduction Standing Order Direct from Benefit Giro

Please tick your preferred method and we will send you the relevant form in your membership pack.

Type of Account Membership Christmas Saver

Minimum saving: Working £3 per Week or £13 per Month
Not working £1 per Week or £5 per Month

Amount I wish to save
£ _____ Weekly/Monthly

I hereby apply for membership and agree to abide by the rules of White Rose Credit Union Ltd and a £3 one-off joining fee.

I declare that the information given by me in this form is true and correct to the best of my knowledge and belief.

Signed

Date

Benefits.... here to help and support you

- Affordable and convenient savings.
- Low cost loans with interest calculated on a daily basis.
- Owned and controlled by the members.
- Free to the member life insurance* on savings and loans.
- Volunteer Board of Directors which keeps costs low.
- Not-for-profit, therefore any surpluses after business running costs are returned to the members in the form of a dividend.
- No early repayment penalties.
- No hidden charges.
- Working in partnership with local people and local organizations.
- Many use their membership to pay for their annual travel pass, sports season ticket and even gym membership.
- Flexible to suit your personal situation.
- Your local financial co-operative.

* Terms and Conditions apply

White Rose Credit Union Ltd

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Working in Partnership with:

