



# MEMBERSHIP APPLICATION

Castlemilk Credit Union  
155 Castlemilk Drive, Castlemilk, Glasgow G45 9UG  
Tel: 0141 631 2952 | enquiries@castlemilkcu.co.uk

Membership Number:  
\_\_\_\_\_

## PERSONAL DETAILS

Title Mr / Mrs / Miss / Ms / Dr  
Surname \_\_\_\_\_  
First Name \_\_\_\_\_  
Middle name(s) \_\_\_\_\_  
Address (Flat Position) \_\_\_\_\_  
" \_\_\_\_\_  
" \_\_\_\_\_  
Post Code \_\_\_\_\_  
Home telephone \_\_\_\_\_  
Mobile number \_\_\_\_\_  
Email address \_\_\_\_\_  
Date of Birth      /      /     

## WORK DETAILS

Employer \_\_\_\_\_  
Position held \_\_\_\_\_  
Address \_\_\_\_\_  
" \_\_\_\_\_  
" \_\_\_\_\_  
Post Code \_\_\_\_\_  
National Insurance No 

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Payroll No. \_\_\_\_\_  
Department \_\_\_\_\_  
Works Phone Number \_\_\_\_\_

## BENEFICIARY DETAILS

Membership No. \_\_\_\_\_ (if applicable)  
Surname \_\_\_\_\_  
First Name \_\_\_\_\_  
Address \_\_\_\_\_  
(if different from member)  
" \_\_\_\_\_  
" \_\_\_\_\_  
" \_\_\_\_\_  
Post Code \_\_\_\_\_  
Contact Tel. No. \_\_\_\_\_  
Relationship to you \_\_\_\_\_

## BANK DETAILS

Bank Name \_\_\_\_\_  
Address \_\_\_\_\_  
" \_\_\_\_\_  
" \_\_\_\_\_  
Post Code \_\_\_\_\_  
A/C in the name of \_\_\_\_\_  
Account No. 

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Sort Code 

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

Applicant Signature \_\_\_\_\_  
Date      /      /     

I, (the applicant) of the above address, as a member of Castlemilk Credit Union **hereby nominate** my beneficiary of the above address as the person to whom there shall be transferred at my death, such property in the Credit Union as may be mine, at that time, whether in shares or otherwise.

**(The witness shall NOT be the beneficiary)**

Applicant Signature \_\_\_\_\_  
Date      /      /       
Witnessed by (Credit Union Personnel) \_\_\_\_\_  
Date      /      /

<b>Checklist for Joining Up a New Member</b>		(✓)
<b>What is a C.U.?</b>	<ul style="list-style-type: none"> <li>Members save → Money loaned to other members → Members pay interest on loans → Interest returned to Members as Dividend on their savings if enough surpluses are declared.</li> <li>Not for profit, not for charity but for Service.</li> <li>The Members own the Credit Union (1 member = 1 vote)</li> </ul>	
<b>Saving</b>	<ul style="list-style-type: none"> <li>We prefer regular small deposits rather than fewer large deposits.</li> <li>E.g. £5 per week for 10 weeks, rather than £50 when join &amp; nothing thereafter.</li> </ul>	
<b>Dividend</b>	<ul style="list-style-type: none"> <li>Paid at end of each financial year. Amount payable depends on profit made.</li> </ul>	
<b>Borrowing</b>	<ul style="list-style-type: none"> <li>Borrowing is based on ability to repay, depending on amount borrowed</li> <li>Note: Savings are 'attached' whilst borrowing, unless secure!</li> </ul>	
<b>Cost of borrowing</b>	<ul style="list-style-type: none"> <li>We charge 1% interest per month calculated daily on the reducing balance (APR=12.7%)</li> <li>£500 over 1 year = £29 in interest / £1,000 over 1 year = £65 in interest</li> </ul>	
<b>Products &amp; Services</b>	<ul style="list-style-type: none"> <li>Borrowing (Holidays, Home improvements, Domestic necessities, Special occasions)</li> <li>Saving (General, Specific occasions, Children)</li> <li>Death Benefit Trust Fund (Shares &amp; Loans are protected and loan dies with member)</li> <li>Website (www.castlemilkcu.co.uk)</li> <li>Foreign Currency (Next day delivery, best rates selling &amp; buy back)</li> <li>Pay Point (Utility Bills, Mobile Phone Top ups, Council Tax &amp; Rent)</li> <li>Pre Paid Debit Cards (Topped up at your credit union)</li> <li>White Goods ( Co-op electrical, competitively priced products)</li> <li>ATM (Free cash withdrawals)</li> <li>Free internet access to members only (Time restrictions)</li> </ul>	
<b>CU regulators</b>	<ul style="list-style-type: none"> <li>Financial Services Authority (Regulator)</li> <li>Financial Services Compensation Scheme (same as banks &amp; building societies)</li> <li>Financial Ombudsman Service (route to complain if problem can't be resolved internally)</li> <li>Scottish League of Credit Unions (Trade body)</li> </ul>	
<b>Deposit slips</b>	<ul style="list-style-type: none"> <li>Demonstrate how member fills in / complete a deposit slip</li> </ul>	
<b>Paying in</b>	<ul style="list-style-type: none"> <li>Methods of payment include: Cash, Standing Orders, Electronic Transfer</li> </ul>	
<b>Opening times</b>	Monday 10am – 4pm, Tuesday 10am – 4pm, Wednesday 10am – 1pm, Thursday 10am – 4pm, Friday 10am – 4pm	
<b>Membership Fee</b>	<ul style="list-style-type: none"> <li>£5.00 (Membership fee on maintained accounts to cover administration)</li> </ul>	

### Acceptable forms of ID

#### Proof of address

- Driving license
- Utility bill
- Bank/Credit statement
- Council Tax
- DWP letter
- Benefits Agency letter
- Inland Revenue letter
- Equifax

#### Proof of identity

- Passport
- Driving license
- Scottish Govt Bus pass
- Birth certificate
- ID Reference: 1. \_\_\_\_\_ 2. \_\_\_\_\_

#### Letter of recommendation

- Doctor
- Lawyer
- Social Worker
- Teacher
- \_\_\_\_\_ Other

(Member *should* provide two *separate* forms of ID, 1 for Address & 1 for Identity)

(All bills/statements *should* be under 3 months old)

Entered into software:

C/B qualification:

How did you find out about us: