

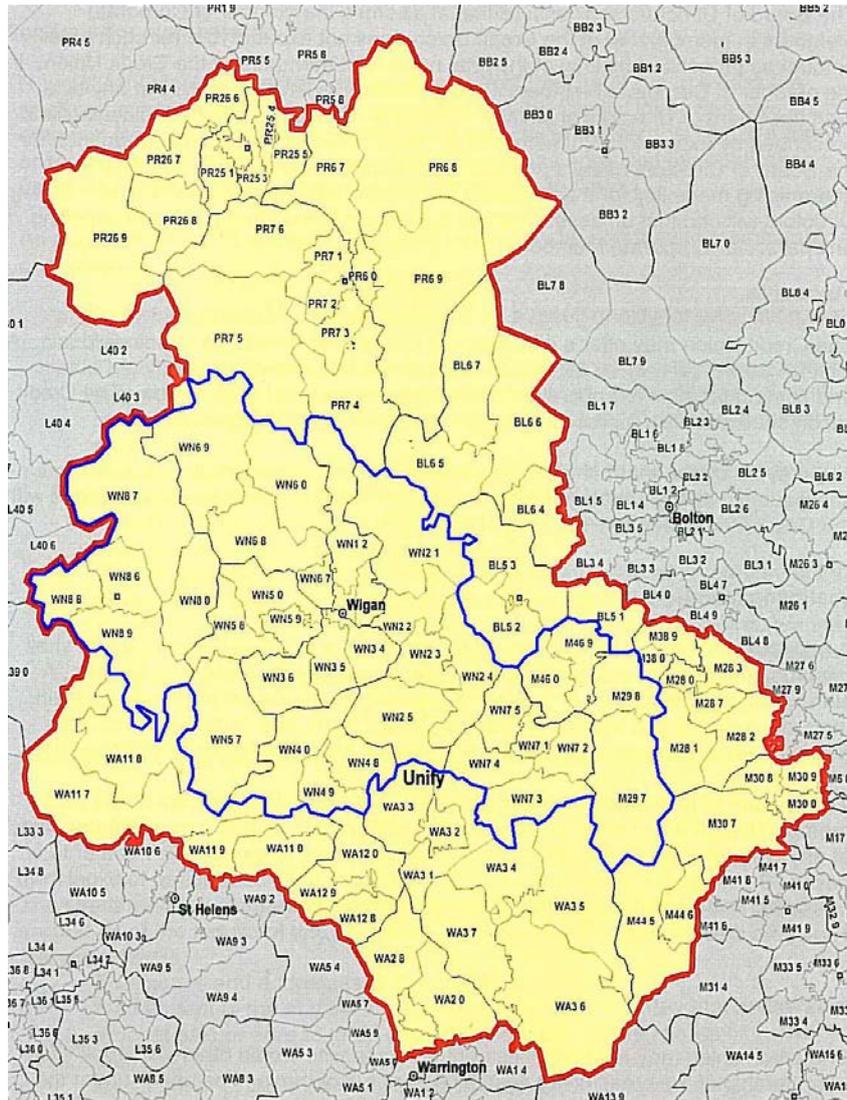
# Unify Credit Union Limited

## Account Information

By using a Unify Credit Union Savings Account you are safe in the knowledge that your money is carefully invested back within the community to provide fair and reasonable loans to individuals. In addition to this you become a shareholder in Unify and have a right to vote like any other member and receive a share of our profits, by way of a dividend on your savings.

Savings with Unify are protected, in the same way as banks and building societies by the Financial Services Compensation Scheme. Further information available on request.

Unify Savings Accounts are available to anyone who lives or works within our common bond, which covers Wigan, Leigh, Chorley, Skelmersdale and Leyland.



*Unify Credit Unions is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority (FRN 213321)*

**Please read this guide carefully before completing your application for a Unify Savings account**

- ❖ To be eligible for a Unify Credit Union Savings Account you must live or work within our common bond.
- ❖ You need to provide two forms of identification to prove who you are and where you live
- ❖ It is a condition of membership that you save at least £1 per week in your Share 1 account
- ❖ You can have wages and benefits paid into your Unify account
- ❖ You can deposit funds via our website using your debit card
- ❖ Withdrawals can be sent to your bank account as a faster payment into your bank account by close of business (provided the request is received prior to 2pm)
- ❖ The daily limit for cash withdrawals is £150.00 per member (£100 at the Chorley branch). Cash is not available at the Crompton Street, Wigan branch
- ❖ The daily limit for funds transfer to the Engage Prepaid Card is £3,000 (other limits apply – please ask for further details)
- ❖ Unify can issue a withdrawal cheque by prior arrangement by giving 3 days' notice.
- ❖ You can access your Unify Savings account online via our website [www.unifycu.org](http://www.unifycu.org)
- ❖ Members receive free Life Savings and Loan Insurance (conditions apply)
- ❖ Unify is a not for profit organisation, which does not make a charge for operating the Account. We are **not** a bank and provide these services to support our local community.

