

# MONEYWISE NEWCASTLE Credit Union Limited

**Head Office**  
2 Chirton Wynd  
Byker  
Newcastle upon Tyne NE6 2PW  
0191 276 7963

## APPLICATION FOR MEMBERSHIP JUNIOR SAVER

(PLEASE PRINT IN BLOCK CAPITAL AND RETURN TO THE CREDIT UNION OFFICE)

Surname (Master/Miss) .....

All Forenames .....

Home Address .....

..... Post Code .....

Telephone No Home ..... Date of Birth .....

### ASSOCIATION:

Name of Member ..... Membership No. ....

Address .....

..... Post Code .....

Telephone No. Home: ..... Work: .....

I wish to save £..... per week/month by **CASH/STANDING ORDER/PAYROLL**

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

Signature ..... Date .....

Trustee ..... Date .....

**ACCOUNT INFORMATION TO:** .....

Office use only:

Membership No:

File:

Proof of identity:

Ledger:

Register:

### HOW TO JOIN

Proof of the identity of the child is required (Passport, birth certificate, benefit book etc).

If an account is to be opened for a child under the age of seven years, then the main member will be a trustee for the child and the account will be in the main member's name with the name of the child in brackets.

A trustee can pay money into the account and withdraw from the account.

Once the child reaches the age of seven the relative can decide whether to continue as a trustee until the child reaches the age of 18 or to transfer the account to the child's name.

On the child's eighteenth birthday the account must either be closed or transferred into the name of the child, who will then become an adult member.

### HOW TO MAKE PAYMENTS

The maximum sum permitted by law, which can be held in a Junior Saver's Account, is £5,000.

The junior saver can pay by cash payments and a passbook will be issued to record payments/withdrawals.

The trustee can pay by cash payment/standing order or payroll deduction.

### Please Note

The minimum notice of withdrawal of 7 days will be applied to junior savers who wish to withdraw funds so that the Credit Union has time to arrange for a cash payment to be made as no cash is held on the premises.