



WEST CHESHIRE
CREDIT UNION



Community
Loans &
Savings

Why Join West Cheshire Credit Union?

- A safe, ethical alternative to high street banks
- We offer a friendly, local, community focused and professional service giving you somewhere to save safely and borrow affordably
- Easy same day withdrawals, (when received before midday Monday-Friday)
- Borrow when you need to with no set-up or early repayment fees
- Loans from £100 to £2000 (terms and conditions apply)
- Open accounts for all the family, membership is open to all ages
- Manage your money with our pre-paid credit card
- Save easily via payroll deduction (subject to participating employer)
- Operate your account by phone, by post or in person

Frequently Asked Questions

What is a Credit Union?

A Credit Union is a not-for-profit financial co-operative owned and run by its members for the benefit of its members and the local community.

How does it work?

All our members save on a regular basis. These savings are pooled and used as a common fund from which members can apply for loans.

How does a Credit Union differ from a bank?

Unlike banks, Credit Unions aim to keep money circulating within the community rather than giving it to external shareholders. Credit Unions provide an ethical alternative for people who are concerned about how their money is invested.

Is my money safe in the Credit Union?

Credit Unions undergo the same checks as any other financial institution. They are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and as part of the Financial Services Compensation Scheme all deposits up to £85,000 are protected.

Who Can Join?

West Cheshire Credit Union is open to anyone who lives, works, studies or volunteers within Cheshire

How Do I Join?

You can complete a membership application form available from our offices or you can download one from our website at www.wccu.co.uk. Along with your membership application you will need to supply two forms of identification in addition to a £5 one off joining fee and a £2 minimum balance to activate the account.

There are a number of ways in which you can save including, paying in cash at one of our offices, via standing order or by online bank transfer. For members employed by an organisation registered on our payroll scheme we can set up a deduction straight from your salary.

Alternatively you can complete an online membership via our website.

If you would like any further information please call us on Chester 01244 399006 or visit our website at www.wccu.co.uk.

Completed forms should be returned to us at:

West Cheshire Credit Union
Parade Enterprise Centre
The Parade
Blacon
Chester
CH1 5HW

What Happens When We Receive Your Application?

We aim to process your application within five working days. Once processed, you will receive a welcome pack which will include your membership number and give you additional information on Credit Union services.

How To Get In Touch.

Chester (Head Office)

West Cheshire Credit Union
Parade Enterprise Centre
The Parade
Blacon
Chester
CH1 5HW

Open Mon - Fri 10am – 1pm.
Tel: 01244 399006
Email: info@wccu.co.uk

Ellesmere Port Branch

West Cheshire Credit Union
13, Whitby Road
Ellesmere Port
Cheshire
CH65 8AA

Open Mon-Fri 9am - 2pm
Tel 0151 352 0391
Email: ep@wccu.co.uk

Organisations we work with.



Cheshire and Wirral Partnership **NHS**
NHS Foundation Trust



ForHousing



www.wccu.co.uk



Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.
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