

THE YOUNGSTER REGULAR SAVINGS ACCOUNT

- Plan from the start for that first car, driving lessons, university
- Save from as little as £10 per month
- Easy to save by regular deduction from pay or direct debit
- No notice or penalty for withdrawal
- Annual dividend paid gross without tax deducted
- Not for profit mutual exclusively for the police family
- Help to give a young person a sound start in life
- 16 years comes before you know it - open an account now!

GETTING TO KNOW YOU

- As the Youngster account has to be opened by an existing PCU adult member living with the youngster, we already have the information we need to meet anti-money laundering regulations
- You only need to provide a copy of the young person's birth certificate

The Police Credit Union is part of the Financial Ombudsman Scheme.

The Police Credit Union is authorised and regulated by the Financial Services Authority.

The Police Credit Union is a member of the Financial Services Compensation Scheme, designed to provide you with peace of mind about the security of your savings. The scheme guarantees to pay 100% of a maximum £50,000, should the credit union fail.

DATA PROTECTION STATEMENT

In accordance with the principles of the Data Protection Act 1998, we will use your personal details for the purposes of managing your accounts with the Credit Union.

Under the Distance Marketing Directive, you have the right to cancel your savings account within 14 days of opening without financial or other penalty.



THE DIRECT DEBIT GUARANTEE

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change, Police Credit Union Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Police Credit Union Ltd or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

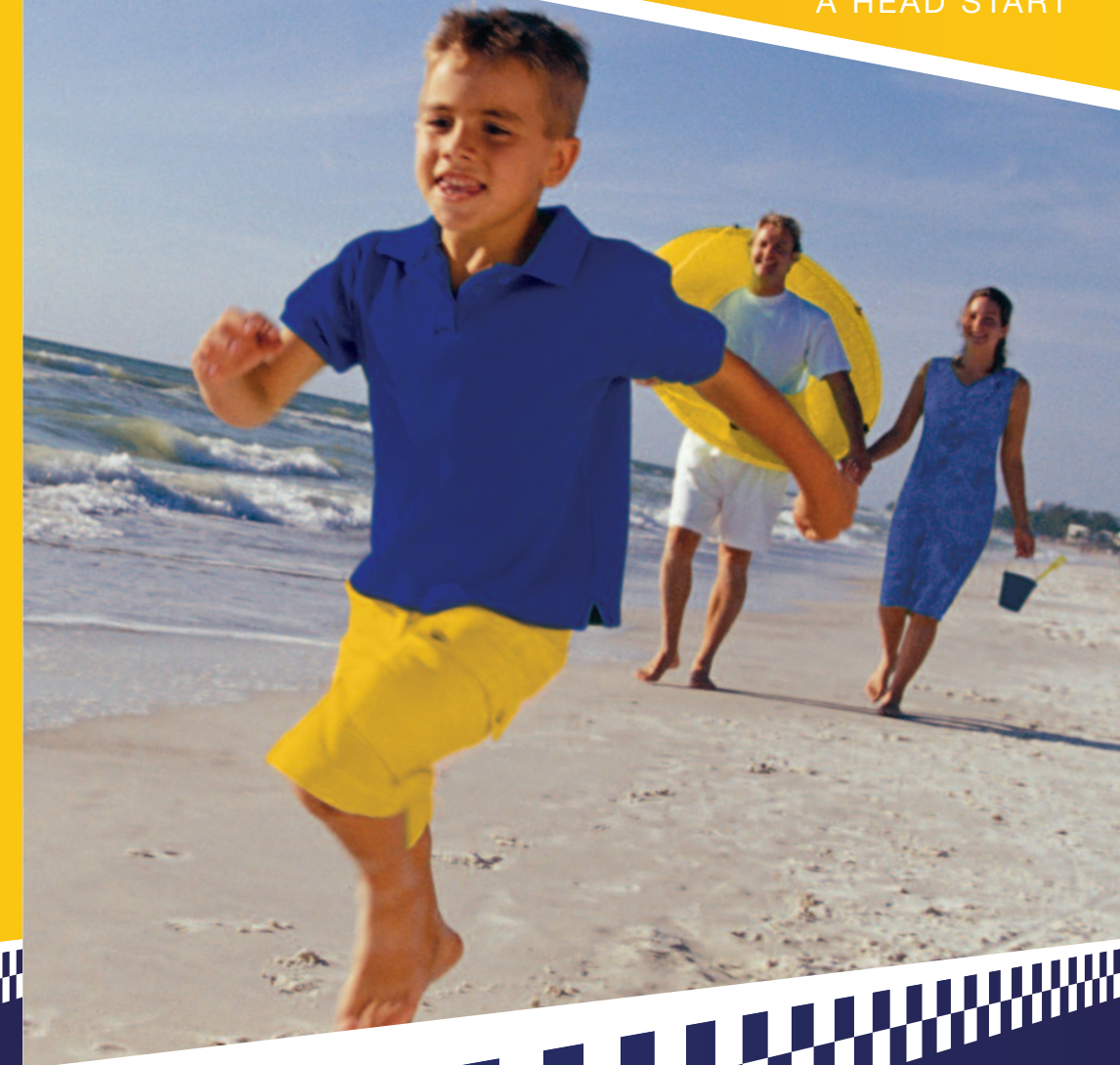
POLICE CREDIT UNION LTD HEAD OFFICE
GUARDIANS HOUSE, 2111 COVENTRY ROAD,
SHELDON, BIRMINGHAM B26 3EA
TEL: 0845 241 7501 FAX: 0121 700 1118
EMAIL: enquiries@policecu.co.uk
www.policecu.co.uk

(Y1008)

JUNIOR SAVINGS ACCOUNT
AVAILABLE TO PCU MEMBERS ACTING ON BEHALF OF YOUNGSTERS AGED UP TO 16

THE YOUNGSTER

GIVING YOUR CHILD
A HEAD START



Police Credit Union
Because there's strength in unity



Honorary President: Lord Stevens of Kirkwhelpington, QPM, DL

BUILDING A YOUNGSTER'S INTEREST IN SAVINGS

- A Police Credit Union Youngster account gives a young person a strong start in life

- A secure way to build up a healthy saving with minimal risk

- Save from as little as £10 a month

- Direct deduction from your payroll or pay by direct debit

- Open to youngsters up to 16 years old living in same household as the member

- Can be opened by any existing PCU member on the youngster's behalf

GROWING CHILDREN DESERVE A HEALTHY START

- The savings grow by means of an annual dividend

- You can add lump sums by cheque (payable to Police Credit Union Ltd) or in cash at a PCU Branch

- Maximum total balance £5,000

AN ACCOUNT THAT GROWS UP FAST

- Dividend paid gross directly into account annually

- Dividend calculated at same rate as adult accounts

- No tax deducted - if there is a liability to tax, it is the responsibility of the adult member operating the account

WITHDRAWALS. NO PENALTY

- Adult saver operates the account and can make withdrawals on young person's behalf

- At 16 years of age, the account is automatically changed into a Rewarder account with its own conditions

- You can withdraw funds (without penalty) by post, fax, secure force email or via the PCU website - or by calling into a PCU branch

- We try to process your request the same day and can post the cheque to your/the youngster's home, payable to the young person or any third party

- Alternatively, we can transfer the money electronically into the adult saver's bank account (this may take three working days) and post you a confirmation

Please read and fill in the attached Application Form carefully. Remember to include the youngster's birth certificate.

Please return the completed form to your nearest PCU office. (For addresses, see PCU website or telephone your PCU branch at local rate). Alternatively, post to PCU Head Office (address on back of leaflet).

FORCES OFFERING PAYROLL DEDUCTION FACILITIES:

AVON & SOMERSET
0845 241 7502 bristol@policecu.co.uk

CLEVELAND
0845 241 7505 middlesbrough@policecu.co.uk

DEVON & CORNWALL
0845 241 7503 exeter@policecu.co.uk

ESSEX
0845 241 7509 essex@policecu.co.uk

GLOUCESTERSHIRE
0845 241 7502 bristol@policecu.co.uk

HAMPSHIRE
0845 241 7511 hampshire@policecu.co.uk

HERTFORDSHIRE
0845 241 7507 wgc@policecu.co.uk

KENT
0845 241 7508 kent@policecu.co.uk

MERSEYSIDE
0845 241 7504 or ext 77550 / 77551
liverpool@policecu.co.uk

NORTHAMPTONSHIRE
0845 241 7514 northants@policecu.co.uk

NORTHUMBRIA
0845 241 7506 newcastle@policecu.co.uk

STAFFORDSHIRE
0845 241 7501 birmingham@policecu.co.uk

WARWICKSHIRE
0845 241 7501 birmingham@policecu.co.uk

WEST MERCIA
0845 241 7501 birmingham@policecu.co.uk

WEST MIDLANDS
0845 241 7501 birmingham@policecu.co.uk

WEST YORKSHIRE
0845 241 7513 westyorkshire@policecu.co.uk

0845 telephone numbers are charged at local rate for landlines but may attract a premium from mobile phone providers.

INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY BY DIRECT DEBIT



Originator's Identification Number

Reference Number
(To be completed by Police Credit Union)

Name(s) of Account Holder(s)

Bank/Building Society account number

Branch Sort Code

- -

Name and full postal address of your Bank or Building Society

To the Manager

Bank/Building Society

Address

Postcode

Instruction to your Bank or Building Society

Please pay Police Credit Union Ltd Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this instruction may remain with Police Credit Union Ltd and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

YOUNGSTER APPLICATION FORM

Please complete in BLOCK CAPITALS

Only one youngster per form.

YOUNGSTER'S DETAILS

Surname

First Name Middle Name

Date of Birth

PROPOSING MEMBER'S DETAILS

Surname (Mr/Mrs/Miss/Ms)

First Name Middle Name

Home Address

Postcode

Home Tel Work Tel

Mobile Email

PCU Account No.

Relationship to Youngster

TO HELP US FULFIL OUR LEGAL OBLIGATIONS, PLEASE ENCLOSE A COPY OF THE YOUNGSTER'S BIRTH CERTIFICATE WITH THIS APPLICATION FORM.

I confirm that the Youngster named above resides at my address.

I wish to apply for Youngster membership on behalf of the above named person. I agree to abide by the rules of the Police Credit Union Ltd and declare that the information given by me on this form is true and correct to the best of my knowledge.

Proposing Member's signature Date

PAYMENT DETAILS (by proposing member)

A) PAYROLL DEDUCTION

This section should be completed, if the proposing PCU member is a member of any of the forces listed overleaf which offer payroll deduction facilities.

I hereby authorise payroll deduction of £ per month (minimum £10) on behalf of the "Youngster" named above.

Signature Payroll No. Date

B) DIRECT DEBIT

This section should be completed, if the proposing PCU member is not a member of any of the forces listed overleaf. The direct debit mandate opposite should also be completed and sent to the Police Credit Union Ltd with this form.

I wish to save £ (minimum £10) on the 1st/15th of each month (delete as appropriate) on behalf of the "Youngster" named above.

FOR OFFICE USE ONLY

A/c No.

Birth Certificate

Linked member Y/N

Branch Code

Staff Initials