

PCU ACCOUNTS AND SERVICES

THE DECIDER

WHY PCU?
WHICH ACCOUNTS?



Police Credit Union
Because there's strength in unity



THE PCU. RUN FOR YOU, NOT FOR US

As a credit union, the Police Credit Union has a clearly defined group of 'stakeholders' with a common bond. We are exclusively run for the benefit of the police family.

Membership may be held by new, serving or retired police officers, police staff or any relative who is living in the same household as the main member.

To become a member, you have to save at least £10 a month in a Rewarder savings account. In turn, this entitles you to benefit from PCU loan facilities* – plus extra membership benefits.

PCU is prudently run on a 'not for profit' basis. At the end of the financial year, our operating expenses are taken out of our income and the Board recommends a dividend for savers based on any surplus. This is paid gross directly into members' savings accounts. Since no tax is deducted, it is the member's responsibility to disclose the dividend to the Inland Revenue.

Members' savings are kept within the "common bond" and the money is only loaned to other PCU members to help them, in return for a sensible rate of interest.

LOCAL SERVICES, NATIONAL RESOURCES

PCU has 7 branches offering regional services with nationwide reach.

With 14,000 members – and growing – we are a powerful force for the police family's financial wellbeing.

Birmingham

0121 700 1117

Bristol

01275 874209

Exeter

01884 33768

Liverpool

0151 777 4475

Middlesbrough

01642 301465

Newcastle

01661 868897

Welwyn Garden City

01707 638716

Please contact Police Credit Union Head Office or visit the website www.policecu.co.uk for Local Branch addresses.

OUR ACCOUNTS. PERFECTLY SIMPLE. SIMPLY PERFECT.

We've developed savings and loan accounts which offer good value for your money – savings for adults and youngsters, fixed and revolving credit loans, payment protection insurance and a Friends of the PCU lottery.

We provide free life insurance** up to the age of 65 with all of our accounts, designed to repay loans and double savings in the event of a claim.

THE SOONER YOU JOIN, THE MORE YOU'LL SAVE

Remember PCU is here to help you financially – so whether you're saving for the future, consolidating your debts, planning to give a young person a good start, or looking to buy a car, find out about how we can assist – like we have for thousands of your colleagues and their families.

* Subject to standard credit checks and proof of identity. Loans are subject to status to persons aged 18 or over.

** Life Insurance is offered subject to conditions

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. It guarantees to pay 100% of the first £2,000 and 90% of the next £33,000, should the credit union fail.

THE REWARDER	– Regular savings account
THE YOUNGSTER	– Junior savings account
THE RESOURCER	– Unsecured fixed term loan account
THE RESPONDER	– Unsecured revolving credit account
THE PROTECTOR	– Payment protection insurance
THE RESOLVER	– Our complaints procedure
THE WAGER	– Friends of the PCU Lottery

For full details on any of these, please ask for a leaflet.

Please note that literature for all products may be downloaded from our website at www.policecu.co.uk

POLICE CREDIT UNION LTD HEAD OFFICE

**GUARDIANS HOUSE, 2111 COVENTRY ROAD,
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