

For making  
the right  
choice...

Decider

Police CU Accounts  
and Services

Why PCU? Which Accounts?



PoliceCU.

Savings and loans for the police family.

Honorary President: Lord Stevens of Kirkwhelpington, QPM, DL



[www.policecu.co.uk](http://www.policecu.co.uk)

## 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 serving or retired police officers and police staff or any family member who is living in the same household as the main member.

To be a member, you are asked 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 HMRC.

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 13 branches and contact points offering regional services with nationwide reach.

With almost 20,000 members - and growing - we are a powerful force for the police family's financial wellbeing.

## Local branches & contact points

### **Bedfordshire**

0845 241 7510

### **Birmingham**

0845 241 7501

### **Bristol**

0845 241 7502

### **Essex**

0845 241 7509

### **Exeter**

0845 241 7503

### **Hampshire**

0845 241 7511

### **Liverpool**

0845 241 7504

or ext 77550 / 77551

### **Kent**

0845 241 7508

### **Newcastle**

0845 241 7506 or ext 69570/71

### **Northamptonshire**

0845 241 7514

### **Stockton**

0845 241 7505 or ext 1465

### **Welwyn Garden City**

0845 241 7507

### **West Yorkshire**

0845 241 7513

Please contact Police Credit Union Head Office (address on back of leaflet) or visit the website [www.policecu.co.uk](http://www.policecu.co.uk) for local branch addresses.

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

## 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 term, top-up credit facility and 'budget account' loans and a 'Friends of the PCU' lottery.

We provide life insurance at no extra cost\*\* 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.

<b>The Rewarder</b>	- Regular savings account
<b>The Youngster</b>	- Junior savings account
<b>Cash ISA</b>	- Tax-free savings account
<b>The Resourcer</b>	- Unsecured fixed term loan account
<b>The Responder</b>	- Unsecured top-up credit facility
<b>The Reloader</b>	- Unsecured 'budget account' credit facility
<b>The Resolver</b>	- Our complaints procedure
<b>The Wager</b>	- Friends of the PCU Lottery

Join online at [www.policecu.co.uk](http://www.policecu.co.uk)

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](http://www.policecu.co.uk)

## Forces offering payroll deduction facilities

Avon & Somerset, Bedfordshire, City of London, Cleveland, Devon & Cornwall, Dorset, Essex, Gloucestershire, Hampshire, Hertfordshire, Kent, Merseyside, Northamptonshire, Northumbria, Staffordshire, Suffolk, Sussex, Thames Valley, Warwickshire, West Mercia, West Midlands, West Yorkshire.

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

The Police Credit Union is authorised and regulated by the Financial Services Authority, FSA number 213306.

\* Life Insurance is offered subject to conditions including a six month pre-existing limitation. For full terms and conditions about the policy, please contact Police Credit Union or visit the PCU website.

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 £85,000 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.



We donate this space to Children Today - a charity that we believe deserves support in helping children and young people with disabilities.

**With your help, we can make a difference.**

[www.childrentoday.org.uk](http://www.childrentoday.org.uk)

Registered charity no. 1137436

**Police Credit Union Head Office**  
Guardians House, 2111 Coventry Road,  
Sheldon, Birmingham B26 3EA  
Tel: 0845 241 7501 Fax: 0121 700 1118  
Email: [enquiries@policecu.co.uk](mailto:enquiries@policecu.co.uk)



[www.policecu.co.uk](http://www.policecu.co.uk)

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