

Engage Accounts

We offer two convenient card-based transactional accounts that work just like a bank account but offer our members a range of exclusive benefits, including:

- Contactless VISA Debit card to use online or in-store
- Pay bills by standing order or Direct Debit
- Faster Payments
- Free mobile app (Android and IOS)
- Online account and Budgeting tools
- Discounts and rewards up to 15% from many retailers
- Full customer service support 6 days a week
- Free to open and no credit checks; just low operating fees



Terms and conditions apply.

Other Services

We have a range of other beneficial services for our members, some provided in partnership with other organisations that we work with:

Co-operative Electrical - Members can access exclusive online deals from the Co-operative Electrical Store by clicking through the link on our website.

Co-operative Energy - Save money on your energy bills - click the link on our website for a no-obligation quote.

Friendly Folk Members' Lottery - At just £1 a ticket, join our monthly Lottery to be in with a chance to win up to £600.

Shopping Vouchers - Buy shopping vouchers from us with a 5% discount! Call us to place your order (01482 778753).

Protecting Your Money

Your money is safe with us - we're covered by the Financial Services Compensation Scheme (FSCS). Most individuals and small businesses are covered by the scheme up to £85,000 of the combined amount in all the eligible depositor's accounts with the credit union.



For further information please ask at your local branch, refer to the FSCS website 'fscs.org.uk', or call 0800 678 1100.



Hull Central Branch

38 Brook Street, Hull, HU2 8LA

Also at Scunthorpe, Bridlington, Goole, Withernsea, Driffield, Beverley, Holme-on-Spalding-Moor, Wetwang and more!

To find out more about our branch opening hours and services:

Tel: 01482 778753

Email: info@hullandeycu.co.uk

www.hullandeycu.co.uk



For data protection statement, other policies, terms and conditions please visit our website. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority - firm reference 213620. Member of the Financial Services Compensation Scheme. V3 December 2017.

Your Information

Your Credit Union

We are here to help you to make the most of your money, not make money out of you. Why not join us?



Your Credit Union



Since 1999 we have provided our Members with:

- **safe and handy ways to save;**
- **access to affordable credit;**
- **a range of value for money financial services.**

We are owned by our Members - the people who use our services - and everything we do is for their benefit.

As a co-operative, we serve our Members on a not-for-profit basis. They have a big say in the way we work, and can vote to choose the directors who govern our organisation.

It makes a refreshing change from the big banks and other lenders who exist to make profits for their shareholders and big bonuses for their managers.

Why not join us today - in branch or online - and become part of our credit union family?

Over 12,000 families across Hull, East Yorkshire and Northern Lincolnshire already have, and our membership is growing all the time.



Our Products & Services

Loans

Whether it's a new washer you need or even a full kitchen re-fit, a newer car or dream holiday - we can help you to spread the cost.

With a range of loans from £100 to £20,000, we can offer very competitive rates and repayment periods up to 10 years.

The rate that we offer you will depend on the amount that you are applying for, your credit history and whether you would like to pledge any savings.



- Speedy loan decisions;
- No penalties and no extra interest charges if you decide to pay off your loan early;
- Interest is charged on the reducing balance - not front loaded;
- Unlike other lenders our rates are capped at 3 % per month.
- You don't have to bank with us to get a Credit Union Loan;
- Repayments from your bank account weekly, fortnightly, 4-weekly or monthly, whichever suits you;
- If your employer offers our Payroll Deduction facility, you can repay straight from your wages;
- Loans are covered by our free Members' Death Benefit (limits apply);

All loans are subject to approval at the Credit Union's discretion.

You can apply in branch or online via our website - www.hullandeycu.co.uk.

The Fairer Alternative

Savings

Plan your future with our useful savings accounts:

Membership Account

- An instant access account all members receive when joining - it lets you save as much or as little as you like
- A choice of handy ways to pay in
- Withdrawal by transfer to your bank account or onto a prepaid VISA card

Christmas Saver

- The perfect way to save for a stress free festive season
- No 'dipping in' or withdrawals until 1 November
- Funds can be used to shop wherever you choose

First Saver

- Child savings account opened for free by members
- At age 16 the child may become an adult member

You can apply in branch or online via our website - www.hullandeycu.co.uk.

Payroll Deduction

We work in partnership with various employers across the Humber region (full list on our website) to provide a simple way for you to make the most of your finances.

Under this scheme, money can be deducted straight from your wages into your account with us. This can be used to save or to make repayments on any loans with us.

