



How to Join



You will need to provide two forms of identification to open your account - one from each category:

- 1. Proof of your Name (Identity)**
E.g. Driving Licence OR Passport
- 2. Proof of your Address**
E.g. A recent Utility Bill
(no more than 3 months old)
OR Local Council Tax Bill
OR Rates Book
OR Bank Statement

If you have any questions please contact one of our friendly membership services team on 01952 28 25 28 who will be happy to help you.

Do you wish you had more cash for holidays and Christmas?

Join FAIRshare and you can spread the cost of everything from your TV licence to a special celebration!

It's so easy...

Just start saving on a regular basis and watch your money grow!

Open your savings account with FAIRshare today

Simply complete the application form overleaf, and call in to see us at FAIRshare House, Southwater Square, Town Centre, Telford TF3 4HU or call 01952 28 25 28 to find your nearest branch.

We provide a personal and friendly service for arranging payment of Local Housing Allowance (and any other benefits) directly into your account - plus access to:-

- Easy & confidential ways to save & borrow.
- 4-in-1 savings accounts to help you save separate amounts for different things.
- Low cost loans - with no hidden charges or arrangement fees.
- No limit - and no charge for any number of deposits or withdrawals from your account.
- Standing Order payments e.g. for rent, utility bills etc free of charge.
- FREE life cover on savings and loans.
- A range of affordable 'no nonsense' insurance cover - for home, car, travel, health, loan repayments, family protection and funeral plans.
- Junior accounts to encourage young people to save.
- The chance to share in an annual dividend payable on all savings accounts.
- Exclusive members' only monthly Prize Draws.
- Membership of FAIRshare Travel Club - to save up to 7.5% off the cost of holidays, short breaks and tickets for events.

Authorised and regulated by the Financial Services Authority (FSA) our members' money is also protected by the Financial Services Compensation Scheme.

Why YOU should join FAIRshare

FAIRshare is a non-profit making 'community bank' for savings and loans exclusively for anyone who lives or works in the Borough of Telford & Wrekin. Junior Accounts are also available for children and can be opened on their behalf from birth.



As soon as an adult opens a FAIRshare account they become a member as well as a shareholder in the company. Regular savings create a 'pool of money' which is used to provide low cost loans to members - from only 1% (12.68% APR) per month which is significantly less than other lenders.

What else makes us different?

Unlike high street banks and building societies we DON'T carry out any credit checks before we will let you open an account. We DON'T allow any previous CCJs - bankruptcy or insolvency - to prevent you from joining. And we DON'T charge for any of the services we provide. All we DO ask is that you pay a one-off membership fee of £5 when you open your FAIRshare Home Account and regularly save a minimum of £5 per week with us.

You can add to your savings at any time - by payroll deduction from your salary, standing order from your bank account, in person at any of our branches or by direct transfer from your pension, housing allowance or other benefit payments. You can also take out your money at any time - either in person at any of our branches, by phone or via email - whichever suits you.



Looking for an affordable loan?

Access to low cost loans is one of the major benefits of joining FAIRshare. Any adult member who is a regular saver can apply at any time. The amount you can borrow will depend on how much you can afford to repay based on your income and existing expenditure. There are no arrangement fees and your loan will be covered by FREE life insurance -at no extra cost.

Interest is low and calculated on the reducing balance - not the original amount of the loan. So for example if you borrow £1,000 over 12 months and maintain your regular monthly payments you will only need to repay £1,100.15 (i.e. a total interest charge of just £100.15).

We can also help by repaying any existing higher interest loans you may have with other lenders and reduce your monthly payments. No loan is too small and we will calculate the repayment amount and period to suit your individual circumstances. There are no hidden charges- and no penalties if you find you are able to clear your loan earlier than you expected.

Information correct at time of going to press. E & OE.



Application for Membership

Please complete in BLOCK CAPITALS and BLACK INK

Membership Number:

Your personal details

Mr/Mrs/Miss/Ms/(Other) Surname.....

First name Middle names(s)

Home address

..... Postcode

Home Tel No Mobile No

Email address

Date of birth National Insurance No.....

Declaration

I wish to join FAIRshare Credit Union Ltd and agree to abide by its rules. I declare that I live or work in Telford & Wrekin. I understand that a non-returnable membership fee of £5 will be deducted from my first payment to cover administration costs and that I am expected to save a minimum of £5 per week to avoid having any transaction charges applied to my account. I understand that all the information given by me will be retained securely in accordance with the Data Protection Act 1998. I declare that the details given on this form are true and correct.

Signed Date

Beneficiary for Insurance

In the event of my death I nominate the following person(s) to whom there shall be transferred such property in the Credit Union as may be mine at the time of my death - whether in shares or otherwise. (If you wish to nominate more than one person please attach their details on a separate sheet indicating how you would like the amount to be divided).

Name Address

..... Postcode

Relationship to me

Signed Name Date

Witness* Date

*The person witnessing the applicant's signature must not be the beneficiary.

How did you find out about FAIRshare?

Another member [] Employer [] Housing Association [] Community Organisation []

Other (please advise).....

FOR CREDIT UNION USE ONLY: ID checked and copied []

Signature of CU Officer Date