

# Start a fresh financial future

Join your local Credit Union



 **London Community  
Credit Union**

# Welcome to London Community Credit Union

We are a financial co-operative designed with you in mind. If you live, work or receive education in the London Boroughs of Tower Hamlets or Hackney, you will be able to join.

LCCU is owned and managed by our members. These are people like you who belong to the local community and benefit from the wide range of services we have on offer.

Join with thousands of other local people who are taking cost effective control of their finances.

LCCU was formed when Tower Hamlets Community Credit Union expanded its operation to include the London Borough of Hackney. LCCU offers its members sound financial planning, secure saving options, affordable loans and practical insurance products.

## We look forward to welcoming you on board.

### Bethnal Green

473 Bethnal Green Road,  
London E2 9QH

### Bow

570 Roman Road,  
London E3 5ES

### Poplar

16 Vesey Path,  
London E14 6BT

### Hackney

225 Mare Street,  
London E8 3QE

# How can your Credit Union help you?

Whether you want to save, take out a loan or protect your family's financial future, we've got the right products at the right price.

LCCU has a range of financial products which can be custom designed to suit your needs. You can choose from our simple and ethical current account with a Visa Debit or Cash Card, flexible savings schemes, affordable loans and practical insurance options, all aimed at maximising your money and enhancing your lifestyle.

## A better way to achieve your financial goals

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If you save with us or borrow from us, not only will you benefit from some of the best rates on the market, you'll also share in any profits we make.

LCCU is a financial cooperative which means members pool their savings and lend to each other. Instead of profits going to outside shareholders, they are returned to you through lower interest rates on loans, dividend payments on your savings\*, free life savings and loan protection insurance coverage, reduced fees and a friendly and personalised service.

The Credit Union is not owned by anonymous shareholders or other financial institutions, we are owned by our members, people like you, and we work solely on their behalf. This means your investment stays right here in your local community.

**Join today and take advantage of the many benefits designed for you to enjoy life.**

# Current Accounts

to make your  
life easier

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Your £3.00 fee covers all the basic charges for running your account. We encourage members to manage their finances so they can meet all payments as they fall due. Even when things go wrong and a payment has to be returned, our charge is much less than what you would have to pay at any other bank or building society.

- Either a VISA Debit or Cash Card
- Instant access to your money - 24 hr access via the LINK network of ATMs
- No hidden fees
- Direct Debit and Standing Orders
- Bill Payment Facilities
- Online shopping and Point of Sale payments (VISA Debit Cards only)
- Access to your money worldwide (VISA Debit Cards only)

# Savings

to suit you

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Whatever your circumstances, and however much you'd like to save with us, you'll find an account or savings scheme to suit your needs, packed with benefits to make your money go further.

- Share Saver Plus
- Instant Access Account/Budget Account
- Christmas Saver Plus
- Holiday Saver Plus
- Current Accounts with Visa Debit or Cash Cards
- Islamic and Eid Savings
- Special Events Savings Account
- Junior Savings



# Loans you can afford

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The Credit Union offers a range of loan products, which offer affordable repayment options that are ethical and have no hidden costs or fees.

- Access to affordable loans with repayments to suite your circumstances.
- Free Loan Protection Insurance Cover as well as the optional Loan Repayment Cover
- Secured Loans or Non-Secured Loans Available
- Islamic Borrowing compliant with Shariah Laws
- Competitive Interest Rates

# Insurance for your protection and peace of mind

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Some things in life should never be left to chance and the Credit Union together with CUNA Mutual can help prepare you for all life's changes with insurance coverage that suits your needs, finances and lifestyle.

Whether you're travelling abroad, searching for a better deal on motor cover or insuring you or your family's lives, we have a plan for you.

You will be pleased to know that apart from the range of insurance products which can be purchased at a cost to you, LCCU provides genuinely free insurance cover for all members who save with and borrow from us. See our website or please ask for full details.

## Much more...

Our various accounts, loans and insurance are just a few examples of the many ways London Community Credit Union can help you manage your money and lifestyle.

Visit us on [www.londoncu.co.uk](http://www.londoncu.co.uk) or call us on **020 7729 9218** to see what other benefits come hand in hand with LCCU Membership.

**Join today**  
It's simple  
and it's free!

## How can I join?

Opening an account with your Credit Union is simple and straightforward.

### Step 1

Complete an application at any of our branches or download an application from our website [www.londoncu.co.uk](http://www.londoncu.co.uk) Alternatively application forms are available from participating local companies offering payroll deduction services to employees and housing associations.

### Step 2

Call us on the number below to book an appointment. Bring the completed form plus your initial deposit of not less than £5.00 to us or to one of our partner organisations along with one proof of identity (photo ID) and two proofs of address. If you are unable to provide any of these you may still be able to join, but you will need to visit one of our branches since we will need to ensure you meet the minimum requirements in order for us to satisfy our "Know Your Customer" Charter.

If you work, study or volunteer in Tower Hamlets or Hackney, you will also need to bring along documents to prove this.

### Step 3

Start to enjoy the many great benefits of Credit Union membership.

**T 020 7729 9218**  
**E [info@londoncu.co.uk](mailto:info@londoncu.co.uk)**  
**[www.londoncu.co.uk](http://www.londoncu.co.uk)**

## We offer:

- \* **Affordable Loans**
- \* **Visa Debit Cards & Current Accounts**
- \* **Free Life Savings and Loan Protection Cover**
- \* **Flexible Savings Accounts**
- \* **Direct Debit and Standing Order Services**  
**and much more...**

 **London Community  
Credit Union**