



City of Plymouth Credit Union Ltd

Want to find out more about City of Plymouth Credit Union?

Why not visit us in the City Centre at Frankfort Gate? Opening times are:

| | |
|-----------|------------------|
| Monday | 10:00am – 4:00pm |
| Tuesday | 10:00am – 4:00pm |
| Wednesday | Closed |
| Thursday | 10:00am – 7:30pm |
| Friday | 10:00am – 4:00pm |
| Saturday | 10:00am – 1:00pm |
| Sunday | Closed |

Full Address: 26 Frankfort Gate, Plymouth. PL1 1QD.
Telephone (01752) 212340

Or our Devonport Office in Cumberland Street? Opening times are:

| | |
|-----------|------------------|
| Monday | 10:00am – 4:00pm |
| Tuesday | 10:00am – 4:00pm |
| Wednesday | Closed |
| Thursday | 10:00am – 4:00pm |
| Friday | 10:00am – 4:00pm |
| Saturday | Closed |
| Sunday | Closed |

Full Address: 14 Cumberland Street, Devonport, Plymouth. PL1 4DX
Telephone: (01752) 201329

Registered Office: 14 Cumberland Street, Devonport, Plymouth, PL1 4DX. Registered Number IP00560C.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FIRM 211303

A Member of the Association of British Credit Unions Ltd (ABCUL)



City of Plymouth Credit Union Ltd



Please note we are required by law to request two recent and original

(i.e. not photocopies) forms of identification on application for membership, one from each type confirming both address and identity.

Type One (confirming name)

- Current signed passport
- Resident permit issued to EU nationals by the Home Office
- Current UK/EU Photo driving licence or full UK driving licence
- State pension/benefit book or notification letter
- Inland Revenue Tax notification

Type Two (confirming address, dated within the last three months)

- Recent Mortgage statement
- Wage Slip
- Current local authority tax bill
- Local Authority/Housing Association rent card or tenancy agreement

Cardholder fee summary

- Monthly management fee £2.00
- ATM withdrawal £0.70
- Direct Debits/Standing Orders £0.50
- Unpaid Direct Debit FREE
- Retailer Cashback Rewards
- Faster Payments £0.50

Change Account is issued by R. Raphael's & Sons Plc pursuant to licence by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Inc. R. Raphael's & Sons Plc is a UK Bank and is authorised by the Prudential Authority and regulated by the Financial Conduct 161302), and is permitted to issue emoney. Head office and registered office- 19-21 Shaftsbury Ave, London W1D 7ED. Company number 01288938 Authority and the Prudential Regulatory Authority (registration number 161302), and is permitted to issue emoney. Head office and registered office- 19-21 Shaftsbury Ave, London W1D 7ED. Company number 01288938

Visit us at www.cpcu.co.uk



City of Plymouth Credit Union Ltd

Have you heard about our Prepaid Card?

The Change Account

Designed with Credit Union Members in mind

Market leading features and benefits



Change Account key features

- Individual sort code and account number
- Card and Registration Free
- Faster Payments
- Direct Debits
- Mobile Apps
- 24/7 Customer service
- Retailer Cashback Rewards
- Money management tools that guarantee fulfilment of scheduled payments

Bank/Building Society statement or pass book with recent transactions.

Recent gas/water/electricity bill (not mobile phone)

State pension/benefit book or notification letter

Inland Revenue tax notification

In exceptional circumstances an original letter from a person

in reasonable authority, such as a teacher, doctor, social worker, minister of religion, hostel manager or solicitor may

be accepted as evidence of identity.



Are you ready for the new benefit changes?

Universal Credit is a new simpler, single monthly payment for people in or out of work, which merges together some of the benefits and tax credits that you might be getting now.

Universal Credit will replace:

- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Child Tax Credit
- Working Tax Credit
- Housing Benefit.

If you're on a low income, you will probably still get Universal Credit when you first start a new job or increase your part-time hours.

- Bank/Building Society statement or pass book with recent

Acceptable Transaction Types

- Recent gas/water/electricity bill (not mobile phone)
- State pension/benefit book or notification letter
- Inland Revenue tax notification
- In exceptional circumstances an original letter from a person in reasonable authority, such as a teacher, doctor, social worker, minister of religion, hostel manager or solicitor may be accepted as evidence of identity.

Looking for an account to take your universal credit?

Having problems opening a bank account?

Why not open an account with "City of Plymouth Credit Union"

Just proof of address and ID needed. Joining fee of £2.

Please note we are required by law to request two recent and original (i.e. not photocopies) forms of identification on application for membership, one of each of the following type.

Type One (confirming name)

- Current signed passport
- Resident permit issued to EU nationals by the Home Office
- Current UK/EU Photo driving licence or full UK driving licence
- State pension/benefit book or notification letter
- Inland Revenue Tax notification

Type Two (confirming address, dated within the last three months)

- Recent Mortgage statement
- Wage Slip
- Current local authority tax bill
- Local Authority/Housing Ass rent card or tenancy agreement

Universal Credit will be paid in a different way to current benefits:

- It will be paid monthly into an account you choose
- If you and your partner are both eligible, you will get one monthly payment for the household
- If you get help with your rent, this will be included in your monthly payment - **you will then be responsible for making payments to your landlord yourself.**

Universal Credit will generally be managed online. You can make your claim online, then check on your payments and updates through your online account.

What is City of Plymouth Credit Union doing to support its members through these changes?

- Offering a Jam Jar Budget account that will set aside your rent and pay this directly to your landlord, protecting your home for you and your family
- Offering a Pre-Paid Debit card to receive monies at a frequency that suits you. Use your card online, in shops, get cash back and withdraw monies at ATMs
- Offer budgeting support.

How it works:

It works by taking your money and dividing into agreed pots that you cannot accidentally spend before the bill is due. We agree with you how much needs to go into each pot and how to manage what is left over. You can decide to have the left-over money transferred to either our card account or to an external account either all at once or divided into weekly or fortnightly amounts. The choice is yours!

Highlights of a Jam Jar Account

- Money cannot be withdrawn until the bill has been deducted
- Allows you to manage your money better
- Pays your bills on time
- Enables you to set savings targets and to budget for specific items
- Manages any debts better
- Helps you to become a better saver.

When you open a Jam Jar account you can set up a regular payment into the account by:

- Having your benefits paid into your account directly
- Transferring from other accounts with your credit union or elsewhere
- Having your wages/salary paid directly into your account

All you need to do is decide which bills and payments you would like to be made on your behalf each week or month and City of Plymouth will do the rest. As long as your income comes into your account as agreed, each of your agreed payments will be made on time. We can then split up the remaining balance into weekly, fortnightly or monthly payments to your pre-paid card, savings or current account.

What are the benefits?

- Stay on top of multiple household bills in a dedicated account
- Take control of when payments should be made - avoid costly bounced direct debit and bank charges
- Prioritise bills so that if you don't have enough to cover all bills the most important are paid.

What bills can I pay?

You can pay any of the following bills:

- Council tax
- Mortgage/Rent
- Electric/Gas
- Water
- And more....

How much does it cost?

The Jam Jar account is FREE to members.