



LARNE CREDIT UNION LIMITED



Larne Credit Union Limited is a financial co-operative, owned and operated by its members within a common bond. It provides savings and loan facilities for the benefit of its members. Its purpose is to help members to manage their day-to-day financial needs through regular savings and fair and affordable access to loans.

We have been serving the local community since 1973 and currently have over 6,800 members who rely on us for financial services.

If you're not a member already, why not think about joining today? Apply online today or call into our office.

Personalised Service

—

Lower Interest Rates on Loans

—

Free Loan Protection Insurance

—

Free Life Savings Insurance

—

Death Benefit Insurance

—

Online Services

—

And Much More



LARNE CREDIT UNION LIMITED

31 Circular Road,
Larne, Co. Antrim
BT40 1HR

02828260078

www.larnecreditunion.com

info@larnecreditunion.com



Becoming a member of Larne Credit Union



Any person aged 16 and over can apply to join Larne Credit Union, provided he/she lives or works within the common bond of membership. Our common bond requires members to live or work within BT40 or specific areas within BT38, BT39 & BT44.

There will be a £2 membership and administration fee and members are required to keep a minimum balance of £20.

Death Benefit Insurance will be offered to anyone joining under the age of 70 and in good health. This is an insurance that pays £2,500 upon death to cover funeral costs. Payment for this is taken automatically from members accounts in December to cover them for the following year. Anyone not wanting the insurance will need to opt out yearly in writing.

Two forms of ID are required to prove your identity and address.

Photographic ID

- Current passport
- Current photocard driving licence/provision licence
- Electoral identity card
- Firearms certificate
- National identity card (Non-EU Nationals)
- Smartpass

Address Verification

- Current utility bill (within 3 months)
- Current bank statement (within 3 months)
- Government issued documentation relating to tax or benefits (within 3 months)

Please note that the same form of identification cannot be used to confirm both your identity and your address.

You can join in our office or online at www.larnecreditunion.com

Minor Accounts (aged 0 - 15)

We also offer Minor accounts for children up to the age of 16. For minor account opening, we must have photographic ID and address verification for the parent, together with the child's **long birth certificate**. Only one parent can open the account and will be the signing parent. The maximum amount of savings is £5,000 and lodgements can be made as cash, cheque or by Standing Order. Any withdrawals from minor accounts can be made by the parent if the child is less than 7 years old. If 7 years old or over, **both** minor and parent signatures are required.

Complete a Minor application in our office or by emailing info@larnecreditunion.com

Larne Office - 02828260078

Monday: 10am - 1pm, 1.30pm - 4pm

Tuesday: 10am - 1pm

Wednesday: 10am - 1pm, 1.30pm - 4pm

Thursday: 10am - 1pm, 1.30pm - 4pm

Friday: 6pm-8pm

Saturday: 10am – 2pm

Carnlough Office - 02828885886

Saturday: 10am - 2.00pm