

How To Apply

If you think this account may be for you please fill out the information sheet overleaf.

- ◆ The Credit Union operates an account fee of £2.30 per week (less than the cost of a return bus fare).

However, if you pay your rent to the housing associations listed below through the account, it is reduced to only £1.15 a week.

- ➔ Sheffield City Council
- ➔ Action Housing
- ➔ Great Places
- ➔ Various Private Landlords
- ➔ NOMAD
- ➔ Landlord Letting Network Ltd

If you have a private landlord, they may be willing to pay the fee for you so talk to them today!

For an up to date list of landlords on the scheme please visit www.sheffieldcreditunion.com

**Credityou,you,you,you,you
you,you,you,youunion loans.**
affordable loans and save as you earn options

Office now available in Rotherham on Eastwood Lane, Rotherham, S65 1EQ
For opening hours and services available at this office, please see our website or contact us.

Sheffield Credit Union

16 Commercial Street
Sheffield
S1 2AT

Phone: 0114 276 0787

E-mail:
admin@sheffieldcreditunion.com



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Sheffield Credit Union Budgeting Accounts (SCUBA)



- ◆ Struggling to manage your bills?
- ◆ Looking for peace of mind knowing that the landlord isn't going to be knocking at your door?
- ◆ Then the SCUBA account may be just what you are looking for!

SCUBAlite available for payment of one bill per month, usually rent.
Full SCUBA only available for those on monthly incomes including benefits.

What is a SCUBA?

A Sheffield Credit Union Budgeting Account (SCUBA) which has been designed to help you keep control of your money.

After paying your money into us we then divide it up into smaller pots. When your bills are due to be paid we sort them out for you and return any money left over in agreed regular amounts.

Each month you can pay up to five of your bills with us and we offer a discount on the account for those who apply to have their rent paid through some of Sheffield's largest housing associations. (More information can be found opposite.)



How Can A SCUBA Account Benefit You?

- ◆ A SCUBA Account gives you the peace of mind of knowing that your bills are going to be paid each month without you worrying if you have enough money in the bank to pay them.
- ◆ Any remaining money in the account can be sent back out to you so you are safe in the knowledge that the money you have is yours to spend.
- ◆ In order to get a SCUBA account you must also become a member of the credit union. As a result you have full access to all our services including affordable loans and Christmas Savings accounts, to name but a few.



- ◆ Credit Union reports directly to Experian meaning we can help to improve your credit score.
- ◆ Should you not have sufficient funds in your account there will be no charge for failed payments and we will contact you to let you know of any issues.

SCUBA Account Interest Form

Please send me an application form for my SCUBA account

Name: _____

Address: _____

Email: _____

Home Phone Number: _____

Mobile Number: _____

Landlord Name: _____

Signed: _____

Please send this form to us at 16 Commercial Street, Sheffield, S1 2AT or telephone for more information on 0114 276 0787 or email admin@sheffieldcreditunion.com

What Happens Now?

- ◆ We will send out an application form in the post. Forms are also available from participating landlords (including council housing offices) and our information points.

Send back the forms or drop them into our offices or information points. You will need details of your bill payments (payee bank details, amounts due, payment dates and details of your income).