

How To Apply

If you think this account may be for you, please fill out the 'Interest Form' on the 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 may be reduced to only £1.15 per week.

*weekly equivalent - fees charged monthly

- ⇒ **Action Housing**
- ⇒ **Great Places**
- ⇒ **Landlord Letting Network LTD**
- ⇒ **NOMAD**
- ⇒ **Sheffield City Council**
- ⇒ **Various other private landlords**

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

Want to discuss if a Budgeting Account may be right for you?

Call us today: **0114 276 0787**

Join and apply online
www.sheffieldcreditunion.com



Sheffield Credit Union Limited
Sheffield Office: 16 Commercial Street,
Sheffield, S1 2AT (registered office)

Sheffield Office: Opening Hours:

Monday 10am - 3pm

Tuesday 10am - 3pm

Wednesday 10:30am - 3pm

Thursday Closed

Friday 10am - 3pm

Saturday 9:30am - 12pm

Telephone: 0114 276 0787

(telephone line staffed from 9:30am until 3:30 pm on week-days and 9:30am until 12pm on Saturday).

Email: admin@sheffieldcreditunion.com

Rotherham Office: R.A.I.N. Building,
Eastwood Lane, Rotherham, S65 1EQ

(please see website for Rotherham opening hours)

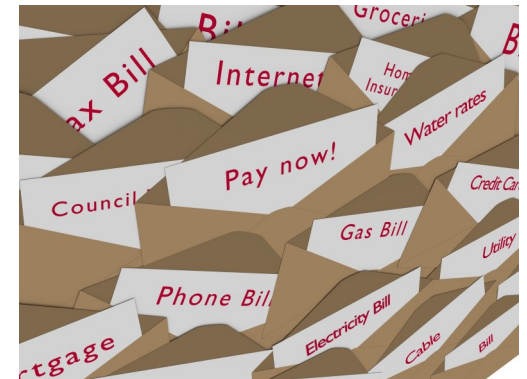
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Leaflet: Published May 2018



Savings and Loans across South Yorkshire

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.

www.sheffieldcreditunion.com



What is a SCUBA?

A Sheffield Credit Union Budgeting Account (SCUBA) 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. Then when your bills are due we will make the agreed payments and return any money left over to you, in agreed regular amounts.

Each month you can pay up to five of your bills through our budgeting accounts. Discounts may apply to members who have their rent paid to some of Sheffield's largest housing associations (more information can be found opposite).



How Can A SCUBA Account Benefit You?

- ◆ Our SCUBA Account gives you the peace of mind knowing that your bills are going to be paid each month without you worrying if you have enough money left in the bank to pay them.
- ◆ Should you not have sufficient funds in your SCUBA account there will be no charge for failed payments and we will contact you to let you know of any issues.
- ◆ Any remaining money in the account can be sent back to you, so you are safe in the knowledge that the money you have in your bank account 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:
 - ⇒ Instant access savings accounts
 - ⇒ 30 days notice savings account
 - ⇒ Christmas Saver account
 - ⇒ Affordable loans of £100 to 10,000*

*all loans subject to status and affordability and credit checks.

SCUBA Account Interest Form

Please send me an application form for a 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 01142760787 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 to provide details of your bill payments (payee bank details, amounts due, payment dates and details of your income).