

Sheffield Credit Union 30 Day Notice Account Terms & Conditions

I understand and agree to these terms:

- I can pay into this account at any time, using the methods outlined in my welcome letter, or on www.sheffieldcreditunion.com.
- I can withdraw from this account up to 4 times each year. To withdraw from this account, I will contact Sheffield Credit Union by phone, online or at the office, at least 30 days before I want to receive my withdrawal.
- This account includes free life savings insurance. If my next of kin makes a claim, subject to the insurance policy conditions, the insurance may increase the balance of my account, depending on my age at the time I paid into the account:
 - Money paid in before my 65th birthday: 100% increase
 - Money paid in on or after my 65th but before my 80th birthday: 25% increaseMore details are available at www.sheffieldcreditunion.com/savings/life-savings-insurance
- If Sheffield Credit Union makes a surplus and declares a dividend at the Annual General Meeting, I will receive a dividend as a percentage of the balance of my 30 Day Notice account. Dividends are not guaranteed, and the dividend rate may vary from year to year. I will not receive a dividend if my membership is dormant. I can find more information, as well as previous years' dividend rates, online at www.sheffieldcreditunion.com/savings/30-day-notice
- I have the right to cancel this account within 14 days of applying. If I do, all deposits and payments will be refunded, minus any administration fees or fees for services.
- The maximum balance I can hold in my 30 Day Notice account is £5,000. The maximum balance I can hold across all of my Sheffield Credit Union accounts is £25,000.
- These terms may be varied from time to time, and I understand that I can find the current version, as well as the Credit Union Rule Book which details other requirements of membership, online at www.sheffieldcreditunion.com. I can also request copies of these documents via phone, email or post.

Funds in the 30 Day Notice account are covered by the Financial Services Compensation Scheme, which protects deposits up to £85,000 in the event of the failure of Sheffield Credit Union. For more information visit www.fscs.org.uk.

In addition to these terms, more details on how we will manage your account, including the dormancy process for unused accounts, can be found in the **New Joiner Information** pack, **Privacy Policy** and **FSCS Information Sheet**. If you have not received these documents, or would like another copy, please visit www.sheffieldcreditunion.com or contact us by phone on 0114 276 0787, or email at admin@sheffieldcreditunion.com.