



SHARE WITHDRAWAL

Please complete this form to take money out of your account. You should hand this form into a collection point, or send it to the Credit Union Office (address below).

See the back of the form for information on how much you can take out and how long it will take to receive the money.

Membership No	<input type="text"/>	Name of Account	<input type="text"/>
Surname	<input type="text"/>	Mr / Mrs / Ms / Miss	
First name(s)	<input type="text"/>	Date of Birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Address	<input type="text"/>		Daytime telephone where you can be contacted ↓ <input type="text"/>
	Post Code	<input type="text"/>	
I wish to take from my Credit Union account			£ <input type="text"/>
(amount in words)			<input type="text"/>

Please note you must leave at least £1 in your account to stay a member of the Credit Union

If you want to take everything out of your account apart from £1 needed to stay a member, write **Stay Member** in this box. If you want to close your account please write **Close Account** in this box.

There are three ways in which your money can be paid. Please select **one**, *delete those which do not apply, and complete the details asked for.

Not making it clear how you would like your money to be paid may lead to a delay in payment while we check with you how you want your money.

1	*By direct transfer to my bank	Sort code	- -
		Account number	<input type="text"/>
		Reference (if any)	<input type="text"/>
2	*With a cheque payable to	<input type="text"/>	
3	*With a cheque payable to Cash which I understand MUST be collected from the following Collection Point (↓ please specify the collection point below)		
		We will write to tell you when the cheque will be there for you to collect.	

Signed	<input type="text"/>	Date	<input type="text"/>
Office use	Received	<input type="text"/>	Paid
	Letter Sent	<input type="text"/>	Card Update
			Authorised

Ellesmere Port & Neston Credit Union Ltd.

Registered office: Unit B1 Stanlaw Abbey Business Centre, Dover Drive, Ellesmere Port, CH65 9BF

Authorised and Regulated by the Financial Services Authority

FRN 225532 Registration No 700C

Are there any reasons I can't take money out?

You cannot take out more than you have in savings.

If you wish to stay a member of the Credit Union, you must leave £1 in your Regular Savers Account at all times. If you need more money than you have in your savings and you are over 18, you should think about applying for a loan.

If you have a loan you must leave at least one third the value of the loan in your Regular Savings Account at all times. If you need to take out more, you may be able to apply for a top up loan. Please speak to the office to find out whether this would be possible.

What is the most I can take out?

You can take all the money you have in a Holiday Savers, Christmas Savers or Junior Savers Account at any time and still remain a member, **but** there are some limits on taking money out of your Regular Savers Account. If you only have one account it will be the Regular Savers Account.

If you do not have a loan, the most we will let you take out from your Regular Savers Account and still stay a member is your up-to-date savings amount (from the office records) less the £1 that needs to be left in your Regular Savers Account to remain a member. Eg, if you have savings of £50, the most you can take out and still remain a member is £49. If you want to take everything out of your account, we will close your account for you, **but** if you want to put money into your account again, you will have to reapply for membership and pay the £2 membership fee again.

If you do not have a loan and you need all the money in your Regular Savers account, you should write "Close Account" in the box provided. We will then send you all the money you have in your Regular Savers Account. We will also close any other Holiday Savers or Christmas Savers Accounts you may have - you can only have these accounts in addition to your Regular Savers Account. If you wish to open another account and become a member again, you will have to pay the £2 membership joining fee.

If you have a loan the most we will let you take out from your Regular Savers Account is your up-to-date savings amount (from the office records) less one third the amount of the outstanding loan (from the office records). Eg, if you have £50 savings, and an outstanding loan of £75 the most you can take out is £25 (ie £50 less one-third of £75).

If you ask for more than we will allow you to take out, we will only pay you the maximum you are allowed to take out. This can be less than you asked for.

How long will it take to get my money?

If you want payment by direct credit straight into your bank account, please allow us up to 5 working days to set this up, and then allow for bank transfer time (up to 5 working days).

If you want payment by a cheque posted to you, please allow up to 5 working days for us to send the cheque out plus time in the post. Payments will be sent 1st class.

If you want payment by cheque made payable to cash we will write to let you know when the cheque will be available from the collection point you have specified. The cheque should be available within the week. If you will need the cheque sooner, please contact the office to arrange an alternative collection of the cheque. (We do not give out cash at collection points for security reasons. We will not send cheques made payable to cash through the post for security reasons. Cheques made payable to cash can be cashed at either HSBC Ellesmere Port or HSBC Neston free of charge)

We aim to process all requests to take money out as soon as possible.