

**NUMBER ONE
IN YOUR
COMMUNITY
FOR SAVINGS
&
LOANS**

Celtic Credit Union Schools Savings Club Programme continues to grow from strength to strength.

We are now considered the Number One Credit Union in the UK for Schools Savings.

Hundreds of pupils all across Neath Port Talbot and Swansea are saving in their schools with our Credit Union. Some of these pupils are developing their numeracy and communication skills by helping to operate the Savings Club, with some of the older pupils linking their involvement to the Welsh Baccalaureate or Duke of Edinburgh Award.

More than 40 schools are currently taking part in the scheme and new schools are applying to join us every month.

We believe that **ALL** pupils in Neath Port Talbot and Swansea should have access to a School Savings Club.

So what are you waiting for?

**Join Today
and
Save for Tomorrow!**

Celtic Credit Union is the parent company of Neath Port Talbot Credit Union (NPTCU) and Swansea Bay Credit Union (SBCU)

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration Number 232150.

We are also members of the Financial Services Compensation Scheme so members' savings are



**To Parents & Carers of Pupils in
PENCLAWDD PRIMARY SCHOOL**

**Did you know that Celtic Credit Union is opening a
Schools Savings Club in your school?**



Since starting our Schools Savings Club programme in 2009 we have helped thousands of pupils to save thousands of pounds. Our Savings Clubs aim to show each new generation of pupils the value of saving - a habit which seems to be in decline.

YOUR Savings Club is operated by PENCLAWDD PENNIES with Mrs Beynon every Tuesday at 9.30 in the Main Hall. If you would like to help your children start saving, whether it's for something special or just for a rainy day we would love to hear from you!

It takes just £1.00 to open a Junior Account then you can save as much or as little as you like every week (or as often as you can). Just complete the Application Form on the back of this Newsletter and return it to the school with a minimum of £1.00 to get your child started.

Savings can be withdrawn at the end of each term - but many children choose to just keep on saving.

Grown ups are welcome too!

Why not pop in to your nearest branch at Portland Street, Swansea to pick up a leaflet, have a chat and maybe open an account?

Adult Savers will need two forms of ID and £3.00 to become a member.

Members can get access to our ethical, affordable loans much cheaper than credit cards and payday lenders.

Come and see what your Credit Union can do for you!

You can contact the Credit Union on our main number 0333 006 3002 or check out the website at

Junior Membership Application

Personal Details (please complete in block capital letters)			
Full Name:			
Title:		Date of Birth:	
Nationality:		Place of Birth:	
Address:			
		Post Code:	

Important Information about Junior Membership:

- Children over the age of seven are able to withdraw money from their account without the consent of a parent/guardian
- Parents/Guardians wishing to access the account will need to have the account holder present or hold a signed declaration from the Junior Member allowing them to make a withdrawal

Declaration			
I wish to be a Junior Saver with Celtic Credit Union. I agree to follow the rules of the Credit Union and confirm that all information given on this form is correct.			
Signature:		Date:	

Parent/Guardian Details (Please complete in block capital letters)			
Full Name:			
Address:			Post Code:
Contact Number:		Date of Birth:	
Are you a Parent or Guardian?	Parent / Guardian	Membership Number <i>(if existing CCU member)</i>	

Declaration			
I hereby apply for membership on behalf of the named child and agree to abide by the rules of the Credit Union. I declare that the information given by me on this form is true and correct to the best of my knowledge. I understand that Celtic Credit Union will process my data in accordance with my rights under the Data Protection Act 1998 and GDPR 2018. I understand and agree once the child is seven years or older I will no longer have access to the account and will require the presence of the account holder or declaration from the account holder to be able to gain access.			
Signature:		Date:	

For Office Use Only			
Membership Number Allocated:		Amount of First Deposit:	£
Passbook Issued:	Yes / No	Identification Verified:	Yes / No
Signature:		Date:	

For School Use Only (Please complete in block capital letters)			
I confirm that:		Date of Birth:	
Is a pupil at:	360 Penclawdd Primary School	FSM:	Yes / No
Signed:		Date:	
Position held:	Admin		