



Application for Membership to the Pentecostal Credit Union

Membership number (for office use):

**Please complete in BLOCK CAPITALS and return to:
The Pentecostal Credit Union Ltd, 15 Oldridge Road, Balham, London
SW12 8PL**

GENERAL DETAILS

Surname: _____ Mr/Mrs/Ms/Miss/Dr/Rev/Other.

Forename: _____

Home Address: _____

Home telephone: _____ Date of Birth: _____

Email address: _____ Mobile No: _____

Occupation: _____ Work telephone: _____

Financial compensation scheme information Sheet (FSCS)

Please confirm receipt of FSCS information sheet below

- I have received the FSCS information sheet
- I have not received the FSCS information sheet

Affiliated to (Church) We need this information so that we can assess if you worship within the Pentecostal faith. We require this information to meet the requirements of our rules.

Contacting You

Communicating with you about your Membership

In signing up to be a member of the Pentecostal Credit Union, we will from time to time send to you service information about products and services related to the credit unit. We process this on the basis that it is an integral part of your membership of the credit union.

Pentecostal Credit Union Marketing

From time to time we would also like to send you communications, we will only ever send such communications with your consent, based on the preferences that you indicate on this form/ We will never share your details for marketing purposes to third parties, unless you consent to us doing so. This will include (but may not be limited to) the PCU newsletter, information about development workshops, forums, and seminars, events and loan and savings products. Please tick the following boxes to indicate receiving such communications:

Text []

Email []

Post []

Phone []

You can opt out of receiving such details at any time by emailing us at info@pcuuk.com or by writing to us at The PCU 15 Oldridge Road SW12 8PL. Additional fair processing information and how we keep your information safe can be found in our Privacy and Cookies Policy which also contains information about how to change your marketing preferences.

Research and Improving our Services

For the purposes of treating all of our customers fairly, you may be contacted by a third party research agency -Acuity- to gain your views of the standard of service that you receive from PCU. This company is approved by us and adheres to the MRS Code of Conduct. If you **do not** wish to be contacted by this agency please tick here

I hereby apply for membership of, and agree to abide by the rules of the Pentecostal Credit Union Ltd, and declare that the information given by me

***on this form is true and correct to the best of my knowledge and belief.
False information may render my membership void.***

In signing this form:

- I declare that I have read this form in full.
- I confirm that I have been provided with a copy of, have read and understand that my personal information will be processed, in accordance with the 'Use of Information Statement' which explains how my personal information will be processed and my rights in relation to my personal information.
- I confirm that I have been provided with, read and understood the Membership Agreement Terms.

Your signature:

Date:

DESIGNATION OF BENEFICIARY

In the event of my death, I nominate the person named below, subject to any changes I may place in my will, to receive a transfer of any property in the Credit Union that may be mine whether in shares or otherwise.

Nominee (Mr/Mrs/Ms/Miss/Dr/Rev/Other)

Address of nominee:

Postcode:

Relationship of nominee to member:

Your signature:

Date:

Witness Name:

Witness signature:

(NB the witness shall not be the nominee)

Please note that proof of identity is required, in the form of a passport and one utility bill.

To help us promote the work of the Pentecostal Credit Union could you please complete the following brief survey.

Please tick one or more of the following:

Please tick one or more the following:

1. I heard about the PCU through:

- word of mouth
- promotional event
- brochure
- leaflet
- paper advert
- Radio advert
- website
- other _____

Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in the Pentecostal Credit Union are protected by:	the Financial Services Compensation Scheme ("FSCS")
Limited of protection:	£85,000 per deposit per bank/building society/credit union
If you have more eligible deposits at the same credit union:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £95,000.
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately.
Reimbursement period in case of credit union's failure:	20 working days.
Currency of reimbursement:	Pound Sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the current of that State.
To contact the Pentecostal Credit Union for enquiries relating to your account.	The Pentecostal Credit Union 15 Oldridge Road London SW12 8PL Email: Info@pcuuk.com
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10 th Floor Beaufort House 15 St. Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fcsc.org.uk
More Information:	www.fscs.org.uk

Additional Information

Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

General limit of protection

If a covered deposit is available because a bank, building society or credit union is unable to meet its financial obligations,

deposits are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £90,000 and a current account with £20,000, he or she will only be repaid £95,000.

In some cases eligible deposits which are categorised as "temporary high

balance” are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:-

- (a) certain transactions relating to the depositor’s current or prospective only or main residence or dwelling;
- (b) a death, or the depositor’s marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under www.fcsc.org.uk

Limit of protection for joint accounts

In case of joint accounts, the limit of £95,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purport of calculating the limit of £95,000

Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Tel: 0800 678 1100 or 020 7741 4100, email: ICT@fcsc.org.uk. It will repay your eligible deposits (up to £95,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within ten working days from 1 January 2021 to 31 December 2023; and within seven working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within seven working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within five working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under www.fscs.org.uk

Other Important Information

In general, all retail depositors and businesses are covered by Deposit

Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Financial Services Compensation Scheme Exclusions List

A deposit is excluded from protection if:

(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.

(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

(3) It is a deposit made by a depositor which is one of the following:

- credit institution
- financial institution
- investment firm
- insurance undertaking
- reinsurance undertaking
- collective investment undertaking
- pension or retirement fund (unless they are deposits by personal pension schemes, stakeholder pension schemes and occupation pension schemes of micro, small and medium, sized enterprises)

- public authority, other than a small local authority.

The following are deposits, categories of deposits or other instruments which will no longer be protected from 3 July 2015:

- deposits which can only be proven by a financial instrument (listed in section C of Annex 1 of Directive 2014/65/EU; for example, transferable securities, money market instruments, units in collective investment undertakings, options, futures, swaps, forward rate agreements and other derivative agreements and contracts for differences) unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which exists in a Member State on 2 July 2014
- deposits of a collective investment scheme which qualifies as a small company (under the Companies Act 1995 or Companies Act 2006)
- deposits of an overseas financial services institution which qualifies as a small company (under the Companies Act 1995 or Companies Act 2006)
- deposits of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company (under the Companies Act 1995 or Companies Act 2006)
 - refer to the FSCS for further information on this category

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

IMPORTANT: USE OF YOUR PERSONAL INFORMATION STATEMENT

This Privacy Policy explains what Personal Data we collect about you when you register to use our sites and/or use our services and how we handle your Personal Data to ensure that we protect your rights. Please read this Privacy Policy carefully to understand how we will treat your Personal Data. In this Privacy Policy, references to "**you**" or "**your**" shall mean you as a user of our services and websites.

If we intend to make use of your Personal Data for any new purposes which would be considered incompatible with the purposes for which it was originally collected, as set out in this Use of Your Personal Information Statement, we will notify you of such intended uses and seek your consent to such activities, prior to the commencement of any such processing.

To the extent that we determine the manner and the purpose of processing, we acknowledge that we are Data Controllers of your Personal Data (as such terms are defined in the General Data Protection Regulation (EU) 2016/679) (the "Regulation").

We undertake to act in accordance with the Regulation at all times (including having in place adequate levels of security in respect of such Personal Data). We are registered on the UK

Information Commissioners Office register of data controllers under registration number Z2763246 which can be viewed via their publically accessible website ico.org.uk.

When we intend to collect Personal Data from you and that of any third party whose Personal Data you lawfully supply to us, this is indicated by the lock symbol (shown on the first page of this notice) and we will indicate why we are collecting the data at the point of collecting it.

Where you enter into an agreement with us, we may provide some additional privacy terms in the form of a Use of Information Statement (our "**Use of Information Statement**"). The Use of Information Statement will take precedence over this Privacy Policy to the extent the privacy terms in it apply to any agreement we enter into with you

Information we may collect from you

When you register to use our services and/or our sites we may ask you to provide certain information such as your name, address, email address, and contact number. We may also collect information on an ongoing basis about what pages you access or visit, and information about your use of our sites, for example the pages viewed, the website from which you came to visit our sites, changes you make to information you supply to us, including by use of cookies (see our [Cookies Policy www.pcuuk.com](http://www.pcuuk.com)) If you

contact us, we may keep a record of that correspondence.

Sensitive information

In order to provide you with some of our services, we may need to collect Personal Data which is defined as 'sensitive', such as your medical and/or criminal records. We will ask you to signify your explicit consent to such Sensitive Personal Data being processed by us whenever we collect such information from you

How we use your information

PCU shall in providing its services, and as we develop new services either on our own or with others, shall process Personal Data for the following purposes:

- in the normal course of our services, to allow us to register you to receive our services and to provide you with our services;
- to allow us to manage your account(s) and membership;
- to allow us to analyse your personal preferences and personalise our services to you so that we can provide a more tailored experience to you
- to store your data when you return to our sites;
- to set up a deposit account for you;
- to complete surveys that we use for research purposes,

although you do not have to respond to them;

- Details of your visits to our site including, but not limited to, traffic data, location data, weblogs and other communication data and the resources that you access on the basis that processing is necessary in order to perform our contract with you to provide our services;
- to communicate with you, including sending you information about the Credit Union **we do this on the basis of our legitimate interests as serving you with such information is part of your Membership of the credit union** (details of how to manage your marketing preferences are covered below under **Marketing**, we seek express consent to market to you);
- to validate your Personal Data (and, in some cases, match it against information that has been collected by a third party) to check that the Personal Data we hold about our users is accurate, consistent and up to date on the basis that you have consented to such processing by agreeing to share your Personal Data with us for such purposes;
- to ensure that we meet our anti-money laundering

requirements, check and procedures;

- to comply with any legal obligations to which we are subject on the basis that processing is necessary to comply with our legal obligations;
- in pursuit of our legitimate interests, such as developing and/or consolidating our ventures and interests, as well as defending our legal rights and/or seeking advice from our professional advisors;

We will periodically check that the Personal Data we store for you is accurate. If you would like to update the Personal Data we hold about you, please see '**What are your rights?**' below.

Who do we share your information with?

As part of using our services, in the course of our legitimate interests we will share your Personal Data with the following parties:

- as we develop new ventures and services, either on our own or with others;
- service providers and other third parties who process and store data on our behalf;
- professional advisors;

- individuals who you nominate as referees to verify certain information;
- if you expressly consent to us to sharing your contact details with third parties, we may share your details with them so that they can communicate with you directly, but only where you have consented to this., You will also be able to withdraw your consent to such processing at any time by emailing info@pcuuk.com

We may also share your Personal Data with third parties:

- in the event that our services, either in whole or in part, are acquired by a third party (in which case Personal Data about clients will be one of the transferred assets);
- if we are under a legal duty or have a lawful ground, to disclose or share your Personal Data;
- in order to fulfil or enforce any contract with you;
- to protect our rights, property, or the safety of our employees, clients, constituents or others. This includes exchanging information with other organisations and local authorities for the purposes of fraud, safeguarding and crime prevention.

How long do we store your personal data for?

We only store your Personal Data for as long as necessary for the purposes described in this Privacy Policy and/or Use of Information Privacy Statement.

In any event, we will only store your Personal Data whilst you continue to use our services and for a period of 20 years thereafter. This is to ensure that we are able to fulfil any legal and regulatory requirements post closure of your account

Where we store your personal data

In order to ensure fair and transparent processing, we will, taking into account our processing activities, adopt appropriate procedures for the processing of Personal Data, which shall include implementing technical and organisational measures which take into account the harm that may be suffered, and correct inaccuracies identified in Personal Data processed, so that risk of errors are minimised and your Personal Data is processed in a fair and secure manner.

All information you provide to us is stored on our secure servers. Where we have given you (or where you have chosen) a password which enables you to access certain parts of our website, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your Personal Data, we cannot guarantee the security of

your data transmitted to our site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

From time to time, service providers and organisations with whom we work to provide services to you or agencies with which we work, may be located outside the European Economic Area in countries that do not have the same standards of protection for personal data as the UK. We will, however, always use every reasonable effort to ensure sufficient protections are in place to safeguard your Personal Data. We will also ensure that our service providers enter into compliant processing agreements with us to ensure that your Personal Data is processed in accordance with applicable data protection legislation.

Marketing and Service Updates

From time to time we would like to contact you by post, telephone, email and/or text message with details of our services. We will only contact you with regards to details of our services where you have indicated your express consent for us to do so by ticking the relevant box situated on the first page of this form on which we collect your data for such purposes. If we collect information via our website, will serve you with a notice at the point of collection and respect any

preferences you have already provided to us.

The provision of Personal Data for the purposes of direct marketing is **voluntary** and you do not need to provide such Personal Data in order to receive our services. You can exercise the right to opt-out of receiving such marketing at any time by contacting us at info@pcuuk.com or selecting "unsubscribe" on the relevant marketing communication.

What are your rights?

Subject to our legal requirements and lawful grounds of processing, you may:

- **Access to your personal data:** You may request access to a copy of your Personal Data, by providing details of your request.
- **Right to withdraw consent:** You may withdraw your consent to processing at any time, explaining why you wish to do so.
- **Rectification:** You may ask us to rectify inaccurate Personal Data held about you by providing the updated information.
- **Erasure:** You may ask us to delete your Personal Data, specifying why you would like us to delete your Personal Data.
- **Portability:** You may ask us to provide you with the Personal Data that we hold about you in a

structured, commonly used, machine readable form, or ask for us to send such Personal Data to another data controller.

- **Right to object:** You may object to our processing of your Personal Data by providing details of your objection.
- **Make a complaint:** You may make a complaint about our data processing activities to a supervisory authority. For the UK, this is the Information Commissioner's Office, who can be contacted via ico.org.uk.

To make enquires and/or to exercise any of your rights in this Privacy Policy please contact our customer service team info@pcuuk.com. Please note that we may ask you to provide a form of identification verification before we can give effect to any such request made by you and such requests will always be subject to our legal obligations and lawful grounds of processing.

Changes to our Privacy Policy

We may modify this Privacy Policy from time to time, so please review it regularly.

If we change this Privacy Policy in a way that may substantially alter the purposes for which we process your Personal Data we shall notify you by means of notice on our site homepage and where a material change to such terms, by email to the email address

you have provided to us. This Privacy Policy was last amended July 2018

Contact Us

Questions, comments and requests regarding this Privacy Policy are welcomed and should be sent to info@pcuuk.com



POLITICALLY EXPOSED PERSON SELF DECLARATION FORM

Please read the definition below carefully and confirm whether you are/are not a politically exposed person. Also, please confirm whether or not you are/are not a family member or close associate of a politically exposed person.

UK anti-money laundering legislation defines a politically exposed person as a person who holds or has held at any time in the last 12 months a prominent public function including the following:

- Head of state, head of Government, Government minister, deputy or assistant government minister;
- Member of Parliament, including MSPs and AMs;
- Member of a supreme court or other high level judicial body whose decisions, other than in exceptional circumstances, are not subject to further appeal;
- Member of a court of auditors or board of a central bank;
- Ambassador or charge affaires;
- High ranking official in the armed forces or senior civil service;
- Member of the administrative, management or supervisory bodies of state owned enterprises;
- Director, deputy director, or board member of an international public organisation

Are you a politically exposed person as defined above? Yes No

If yes please list the position(s) that you hold or have held:

Family members and close associates

A 'family member' includes:

- a spouse or partner;
- children and their spouses or partners;
- parents;
- brothers and sisters

A close associate includes:

- Individuals with joint beneficial ownership of a legal entity or legal arrangement or other close business relationship with a person
- An individual who has sole beneficial ownership of a legal entity or legal arrangement which is known to have been set up in the benefit of a person.

Are you a family member or close associate of a politically exposed person?
Yes No

If yes please provide your family member's or close associates':

Full name:

Position(s):

Relationship with
you: _____

If at any time I become a politically exposed person, family member or close associate of a politically exposed person I will inform the credit union.

Name:

Signature:

Date:

TERMS OF MEMBERSHIP

1. Common bond qualifications for membership

Admission to membership of the Credit Union is restricted to:

- i) An individual who is a member of a Pentecostal Church in Great Britain or is associated with other individuals through regular attendance at a Pentecostal Church in Great Britain.
- ii) A corporate body, an individual in his/her capacity as a partner in a partnership, an individual in his/her capacity as an officer or a member of the governing body of an unincorporated association, if the body corporate, partnership or unincorporated association falls directly within a common bond specified above.

Joint Accounts

2. The Credit Union may offer a joint account facility to Members that are individuals. A joint account shall only be available to two individuals who each qualify for, obtain and continue to hold membership under the common bond qualification. The Credit Union shall establish a procedure on the operation of a joint account.

3. In the event of the death of one of the holders of a joint account, the joint account shall, subject to any contrary written agreement between the holders and lodged with the Credit Union, become the property of the survivor.

Non-qualifying Members

4. A Member who ceases to fulfil the qualifications for admission to membership shall become, a Non-Qualifying Member. A Non-Qualifying Member may, subject to approval by the Board of Directors, retain their membership and voting rights in the Credit Union, and continue to acquire Shares and to receive loans subject to legislation and the provisions of the PCU Rules.

Junior savers

5. A junior saver, who is eligible for membership of the credit union shall convert to full membership of the Credit Union upon reaching the age of 16, provided that no person that has a deposit in a child trust fund account or a junior ISA is eligible for membership of the Credit Union until they have reached the age of 18 years.

Applications for membership

6. No applicant shall be admitted into membership of the Credit Union unless the applicant

supports the objects and social goals of the Credit Union, has paid such entrance fee as required, has completed an application for membership in a form accepted by the Board of Directors and the Board has approved the application using such procedures as agreed by them from time to time.

7. An applicant for membership of the Credit Union may be admitted to membership only when:
 - a. They fall within the common bond and as a result qualify for admission to membership;
 - b. They have provided sufficient evidence to prove their identity (and proof of incorporation if a corporate body) and address, as required to comply with all relevant laws and Regulations established in respect of money laundering prevention;
 - c. They have paid any entrance fee of an amount not to exceed £25 or any such reasonable amount sufficient to cover the administration costs of joining specified by the Board of Directors from time to time and agreed by the Members at the annual general meeting;
 - d. They have agreed to pay

any annual administration fee of an amount not to exceed £5 or any such reasonable amount sufficient to cover the administration costs of membership specified by the Board of Directors from time to time and agreed by the Members at the annual general meeting.

8. A Member of the Credit Union may hold more than one account in the Credit Union.

Cessation of Membership

9. A Member shall cease to be such if:
 - a. They cease to qualify for admission for membership
 - b. They die, or if a body corporate, is wound up or goes into liquidation
 - c. They voluntarily withdraw from the Credit Union
 - d. At the discretion of the Board of Directors, membership shall be withdrawn if a Member's Share balance is not brought up to the minimum shareholding requirement as established by the Board within 6 months of becoming a Member of the Credit Union, or it is reduced to below the minimum shareholding requirement, and they fail to take action to increase their shareholding or
 - e. They are expelled by the Credit Union in accordance with the Rules.

Withdrawing from membership

10. A Member without any liability to the Credit Union may voluntarily withdraw from membership of the Credit Union at any time by applying for, and receiving, their shareholding in the Credit Union; subject to any notification period in place as agreed from time to time by the Board of Directors. Members with an outstanding liability to the Credit Union shall be required to settle their account prior to being permitted to withdraw from membership of the Credit Union.

Expulsion from Membership

11. Subject to the receipt of notice of expulsion in accordance to the Rules of the PCU, a Member shall be suspended from participation in the Credit Union pending the completion of an investigation. The investigation may recommend the Member's subsequent expulsion from membership of the Credit Union. Any recommendation for expulsion shall be voted upon by passing a resolution carried by a majority present at a joint meeting of the Board of Directors and of the Audit Committee.
12. A Member may be suspended, and subsequently expelled, from

the Credit Union for any grave and sufficient reason including, but not limited to, the following:

- a. Wilful breach of, or refusal to comply with, the Rules;
- b. Divulging confidential information obtained by virtue of being a Member of the Credit Union;
- c. Deceiving the Credit Union with regard to the purpose of money borrowed or its subsequent use;
- d. Default and continued refusal to honour a debt (the loan repayment terms of which had been agreed in a signed loan agreement);
- e. Maliciously and knowingly spreading incorrect reports about the management of the Credit Union;
- f. Wilfully making any entry, error or erasure in, or omission from any passbook, record or return of the Credit Union with the intent to falsify it;
- g. Actively working against the interests of the Credit Union and/or its membership;
- h. Allowing their account to become dormant and failing to remedy the situation;
- i. Using the Credit Union as a vehicle for committing an offence

- under Money Laundering Regulations;
- j. Committing an offence of dishonesty against the Credit Union, wilfully destroying or damaging records or other property of the Credit Union, or knowingly passing forged papers through the Credit Union;
- k. If, after admission as a Member of the Credit Union, their application form is found to include wilfully false or misleading information or any defect is discovered in their qualification for membership at the time of their admission which in the opinion of the Board of Directors is of such consequence as to justify expulsion;
- l. Abusive behaviour towards the employees or volunteers of the Credit Union.

expulsion or until the result of any appeal, if any, whichever is the later.

Appeal against expulsion

- 14. A Member shall have 14 days from the receipt of a notice of expulsion to request an appeal against their expulsion. The Board of Directors shall, upon a request received in Writing from the Member on whom the notice of expulsion has been served, convene a special general meeting of the Members to consider the matter of their expulsion. The meeting shall be held not later than 60 days after the date on which the expulsion notice has been served on them. The Member shall have the right to be represented and heard at such special general meeting. The special general meeting shall have the power, by a majority decision of Members present, to confirm the Member's expulsion or to direct that they shall remain a Member of the Credit Union. The result of the appeal shall be final.

Notice of expulsion

- 13. A notice of expulsion of a Member shall be sent by special delivery to the last known Address of the Member, and shall contain a reference to the expulsion appeals procedure. The notice of expulsion of the Member shall not become effective until 30 days after the date of posting the notice of

Availability of Rules

- 15. A copy of the PCU Rules and any amendments made to them shall be made available free of charge on demand to every Member of the Credit Union upon admission to membership and shall be provided to any other person on demand and upon payment of an amount no more

than the specified amount chargeable in law for the time being in force.