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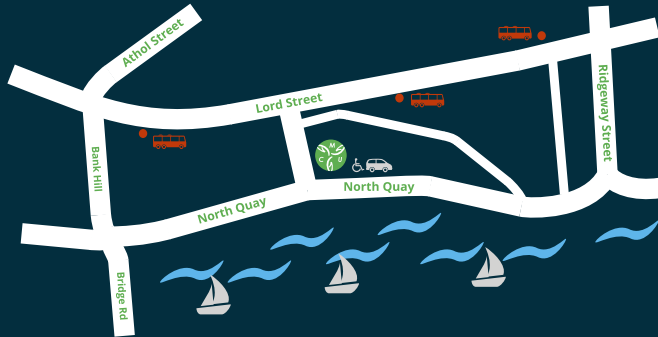


Nadine House, 13 North Quay  
Douglas, IM1 4LE

**manx**  
**credit union**  
colught • dail • vannin



## How to find us



Disabled parking is available just outside our office. Other parking is available at Quine's Corner, Bank Hill or Shaw's Brow car park.

The closest bus stops are on Lord Street, Banks Circus depot or the old bus station site.

If you are unable to get to our office, please contact us as we may be able to make other arrangements.

## Opening times

The Manx Credit Union is open:

<b>Tuesday</b>	10am - 2pm
<b>Thursday</b>	5pm - 7pm
<b>Saturday</b>	10am - 2pm

Excluding bank holidays.



Follow us on



**Savings and affordable loans for  
people living on the Isle of Man**

Manx Credit Union Limited. Registered office: Nadine House, 13 North Quay, Douglas, Isle of Man IM1 4LE. Manx Credit Union Limited is regulated by the Isle of Man Financial Services. Registered No. I.27 under the Industrial & Building Societies Act 1892.

[www.mcu.im](http://www.mcu.im)

## What is the Manx Credit Union?

The Manx Credit Union is a friendly local financial co-operative offering savings, loans and financial information to people who live on the Isle of Man.

Credit unions are different from banks and other financial institutions. They are owned by their members and only provide services to those members.

We offer:

- An easy way for our members to build up their savings
- Affordable loans, taking into account a member's personal circumstance, payment history and ability to repay
- Financial guidance and education including the help of one of our 'Budget Buddies'

**You're never alone in a credit union – according to the World Council of Credit Unions there are around 223 million credit union members in 109 countries across the world!**



## How do I join the Manx Credit Union?

Anyone over the age of 16 who lives on the Isle of Man can become a member and joining is easy.

You'll need to complete our Membership application form (either online or in print) and return it to us. You'll also need to pop into our office with two forms of identification as listed on the application form.

Once we have all your details we can open a Membership Share Account for you. There is a £2 joining fee and we will also ask you to pay a £3 administration fee each year to help cover the credit union's costs. You will need to have at least £5 in your Membership Share Account at all times so you will need a minimum of £10 to open your account.

Once you are a member you will be able to take advantage of other services, such as special savings accounts and loans, as they become available.

## 10 reasons why you should join the Manx Credit Union

- 1 The credit union is run by local people for local people in the Isle of Man.
- 2 You can save and borrow small amounts, you don't need a lump sum to open an account and you can save up to £5,000 in total.
- 3 It's a not-for-profit operation – there are no external shareholders to pay and all our staff are volunteers who give their time freely.
- 4 It's a financial co-operative so as a member you have a say in how the credit union is run.
- 5 Any surplus made at the end of the year is reinvested in the credit union or paid out to members in the form of a dividend.
- 6 As a member you can borrow up to £5,000, subject to approval.
- 7 Credit unions encourage responsible lending – you can only borrow what you can pay back over an agreed period of time.
- 8 You can build a good credit history.
- 9 We can help signpost useful financial guidance and information.
- 10 Your money stays within the local economy.