



Citysave Credit Union is a member benefit organisation. Our ethos is to provide good value and ethical services to our members. However, because of the costs involved to us in providing some services, we are obliged to pass on some charges to our members. We try to ensure that this is fair to all of our members, and we are committed to keeping any fees to an absolute minimum and only cover our costs in carrying out the services.

Summary of Charges

<u>Standard Service</u>	
Joining fee	FREE
Membership fee	£0.75 per quarter (every three months)
Annual statements of account	FREE
Monthly text balance	FREE
Request of text balance (text savings to 80800)	FREE
<u>Paying money into your Citysave account</u>	
Benefit payments directed to your account	FREE
Payroll deduction	FREE
Paying funds in via your bank account	FREE
Direct Debit	FREE
Unpaid Direct Debit fee	£10 charge
<u>Withdrawing money from your Citysave account</u>	
Same day withdrawal	£10 charge
Standard two-working day bank withdrawal	FREE
<u>Loans</u>	
Loan arrangement	FREE
Early settlement of loan	FREE
Lump sum or additional repayments	FREE