



all you need to know about **Membership** requirements

YOU ARE ELIGIBLE TO BECOME A MEMBER OF THURLES CREDIT UNION:

If you are within Thurles Credit Union's common bond, (working/living within the Thurles Postal District, excluding Borrisoleigh, Templemore, Castleiney, Drangan and Mullinahone). You may also qualify if you have a family member who is already a member of Thurles Credit Union. To open an account you will be asked to provide the following Documents:

SINGLE ACCOUNT

1. **Current Photo I.D:** Drivers Licence or Passport; National Identity Card; Travel Card; Third Level College Student Card, Certificate of Identity. If Date of birth is not on photo ID a Birth Certificate will be required.

AND

2. **Proof of Address:** Utility Bill (ESB, Phone, etc.), Government Letter, Educational Letter, Bank Statement etc. **Must be dated within the last 6 months.** These must be original documents.

AND

3. **Proof of your P.P.S number:** This can be found on correspondence from the tax office, your wage slip, a P60 or Medical Card etc. We require sight of the original paperwork. This is required to comply with the Return of Payment Regulations 2008.

Please note that under the Social Welfare Consolidation Acts 2005, Thurles Credit Union is prohibited from using a member's Public Service Card as documentation for verification. We apologise for any inconvenience this may cause.

Proof of TIN (Tax Identification Number) for Non-Tax Resident members: To comply with the Common Reporting Standard Law, from 1st of January 2016 all non-tax resident people are required to declare their country of tax residency and proof of TIN before we can proceed to open an account.

4. **Proof of Employment/Education in Common Bond:**

If you live outside the common bond, but are employed or study within it, a letter from your employer, payslip (dated within 3 months) or a letter from your place of study is required.

JOINT ACCOUNT

A Member may only set up one joint account in addition to a single account and must be 18 years and over. Each member of a joint account must reside within our common bond and must provide Current Photo I.D., Proof of Address. We will also ask for proof of their P.P.S number.

UNDER 16 YEARS ACCOUNT OPENING REQUIREMENTS

- Photo I.D. (passport). If no photo ID is available, original Birth Certificate (we cannot accept a Birth Certificate issued for Social Welfare purposes)
- PPS number or TIN on official documentation
- Proof of parent's identification, e.g. passport, driving licence
- Proof of parent's address, e.g. current utility bill (within the last 6 months)

MINOR'S ACCOUNTS 0 TO 7 YEARS

Where a child is under the age of 7 years, a parent or legal guardian is allowed to set up an account in the minor's name. The Parent/Legal Guardian will be the authorised signatory on the Minor's account **UNTIL** the minor reaches the age of 7. On the 7th Birthday, the minor becomes the sole signatory on this account on foot of his/her signature.

All monies deposited in minor's account are the minor's sole property and all withdrawals made from a minors account must be for the minor's sole benefit.



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