IMPORTANT INFORMATION FROM YOUR CREDIT UNION

**Please forward around your networks**

As you are aware, the coronavirus COVID-19 outbreak has hit the UK and is rapidly on the spread.

**The Priority is to ensure our members have access to their funds & our staff remain healthy to be able to continue to serve you.**

Please do not visit the branch during the current pandemic if at all possible with cash only given to those members who have no other means of withdrawing whilst City Hall remains open.

1 Our office is currently open for urgent inquiries from 9:30am to 12 Noon. Our telephone lines are open as normal. Members with inquiries or difficulty in repaying their loan should contact us during normal office hours by telephone on 01274 434100 or by email at credit.union@bdcu.co.uk .

2 We can no longer accept member or loan applications at our counter. All Applications must be submitted online, if you have any queries please contact us during normal office hours by telephone on 01274 434100 or by email credit.union@bdcu.co.uk. For family loans see information below. Please do not visit the branch during the current pandemic.

3 If members wish to make cash withdrawals from their savings please do so by using our online service, or a Bradford District Credit Union Debit Card at your local ATM. There will be no card fee for withdrawal by using the card at an ATM during the current pandemic but the ATM may charge you. In your own interest please limit your ATM balance checks as there is a 30p fee for this service. If you do not have a card please contact us during normal office hours by telephone on 01274 434100 or by email at credit.union@bdcu.co.uk  Please do not visit the branch during the current pandemic.

4 Our office in City Hall currently remains open for urgent enquiries but for the period of the pandemic members contact is very limited please use email credit.union@bdcu.co.uk  and phone 01274434100.

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**Family Loan Update:**

In addition to our [Coronavirus Update](https://www.bdcu.co.uk/content.asp?section=297&fbclid=IwAR0W3n-zLMfEoQzYSaBjwUp8W4jT4qWtJoMdN-PPtBeYxCuq-g6glZAkHiw) advice on our website, this is specific information to the Family Loan.

Our family loans scheme lets you borrow up to £500 for family expenses and use the CHB (child benefit) for the repayments without the need for a Credit Check. For more information click  [HERE](https://www.bdcu.co.uk/Family%20Loan)

**Revised procedure (effective 24/03/2020):**

* **You can apply for a new Family Loan ONLINE ONLY.**
* **PLEASE DO NOT COME DOWN TO BRANCH**

Steps:

1. Apply online to become a member [Join Online Here](https://www.bdcu.co.uk/onlineMembership.asp?section=1)
2. Once you have a membership number you can apply [Family Loan Application Form](https://www.bdcu.co.uk/Family-Loan-Application-Form)
3. You will then need to contact the DWP to redirect your Child Benefit to your Credit Union account with your membership number and surname as reference
4. If your loan application is successful, you will need to sign and return the Credit Agreement to us by post or take a photo and email to us.
5. **We will wait for your first CHB payment to reach your Credit Union account before sending you the loan funds.**

**PLEASE NOTE THIS PROCESS IS SUBJECT TO:**

1. **Postal service operating if sending by post.**
2. **The Credit Union office being open.**
3. **The DWP operating.**