

Business Membership Application Pack



Derbyshire Community Bank
Where local really counts



**Save effortlessly, Support
locally**

BRIDGENS
Tailors &
Gentlemen's
Outfitters

Support local financial wellbeing through your business.

with a Derbyshire Community Bank
Business Membership Account

Who Can Apply?

Business/Corporate accounts are available to organisations that are based or operate in **Derbyshire or the City of Derby**

Are one of the following:

- A limited company or LLP (Limited Liability Partnership)
- A partnership
- A governing body, trust, association, or unincorporated charity
- A registered charity, club, or community group



Business Saver Highlights

Why It Works for You



- Save up to £20,000
- Withdraw funds anytime (subject to dual signatory and sufficient balance)
- No monthly account fees
- Earn a dividend (not interest) if declared at AGM (up to 2%)
- Covered by the FSCS up to £85,000 (eligibility applies)

In 2024, Derbyshire Community Bank members saved over £1.6 MILLION.

That's not in profits for shareholders — it's money staying in local pockets. It's parents avoiding payday loans, families building emergency savings, and everyday people breaking free from the cycle of debt.

When your business becomes a Corporate Member, you're not just ticking a CSR box. You're part of a bigger solution.

You can help more people in Derby and Derbyshire access fair, affordable financial services that change lives.



How to Apply

Join in a Few Easy Steps

Step 1

Complete the Application Form or Online form

Include details of your organisation and two authorised signatories.

Step 2

Provide Proof of Identity You'll need to supply:

- Proof that your organisation is genuine (see checklist below)
- Identification for each two signatories (e.g. passport or driver's licence)

Step 3

Send Everything to Us

Email – **info@dcbank.org.uk**

Post – **The Old Post Office, Cubo, Victoria St, Derby DE1 1EQ**

- We will contact you for verification of your organisation and appointed signatories
- We set up your account and issue your Membership number
- Then you can start depositing funds into your account

We aim to review and approve applications within 10 working days.

**[Click Here](#) to view &
[Download](#) the
relevant Forms**

SCAN
ME



Documentation Checklist

What You'll Need to Join Us

<u>Organisation Type</u>	<u>Required Documents</u>
Limited Company/LLP/CIC	Certificate of Incorporation + Memorandum & Articles of Association
Partnership / Sole Trader	2 of: Letterhead, utility bill, accountant letter, HMRC certificate
Registered Charity / Club / Society/ Group	Constitution + list of officers
Trust	Trust Deed + list of trustees
Credit Union Study Group	Constitution + list of officers

Important Notes

- All corporate accounts operate under dual authority for withdrawals.
- All forms must be signed by two authorised individuals.
- Corporate members must not exceed 25% of total non-deferred shares or 10% of total membership.

Erewash Credit Union Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered number 432447. Registered Company No. IP00730C on the Mutuals Register.

We are a member of the Financial Services Compensation Scheme and Financial Ombudsman Service.

Keeping In touch

Visit our website - www.dcbank.org.uk

For more information on Corporate Memberships & to
Download relevant forms (withdrawals, signatory changes etc)
www.dcbank.org.uk/corporate-membership

For our Business Hub, Payroll Savings etc.
visit - www.dcbank.org.uk/business

View our social impact - www.dcbank.org.uk/social-impact

Contact Details – Support for when you need it

Derbyshire Community Bank

Cubo, Victoria St, Derby, DE1 1EQ

[01332 348144](tel:01332348144)

Info@dcbank.org.uk



**Promote Financial
Inclusion**



**Embracing the
Credit Union Way**



**Support Positive
Social Impact**

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