Derbyshire Community Bank

Where **local** really counts

Welcome Booklet

Save regulary & **borrow** with intent

01332 348144

www.dcbank.org.uk

Derbyshire **Community Bank**
Where **local** really counts

Phil Cole, CEO

“"Welcome to Derbyshire Community Bank!

We're delighted to have you as part of our community, where saving regularly and borrowing affordably helps build brighter financial futures.

Your journey towards financial wellbeing starts here, and we're here to support you every step of the way."

— Phil Cole, CEO, Derbyshire Community Bank

Your **Community**, Your **Credit Union.**

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Welcome Aboard!

Who Are We?

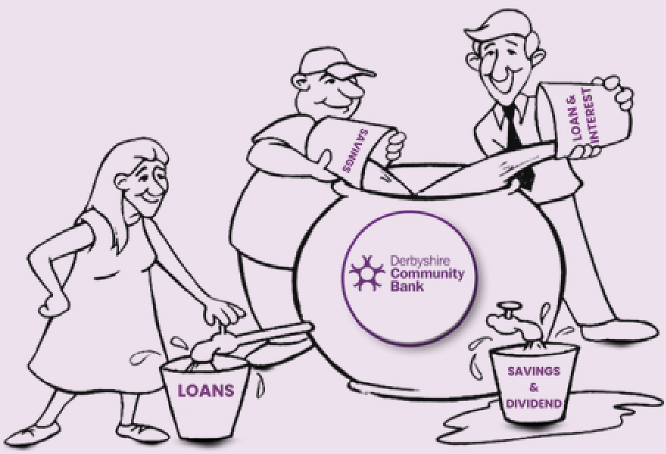
As a financial not-for-profit co-operative. Derbyshire Community Bank is ‘owned’ by it’s members who save and borrow with the credit union. Unlike a conventional bank, a Credit Union is run by the people who use it. All of our adult members can vote on decisions at our Annual General Meeting or volunteer for one of our committees or board.

What do we do?

We offer savings accounts, as well as loans that carry a rate of interest that is highly competitive with other institutions. We offer online banking, where Members are able to manage their money online. We encourage everyone to save regularly, even a small amount, and those savings are lent back exclusively to credit union members in our community. As part of our ethos, we do what we can to help people manage their money.

Why do we do it?

Credit unions are for everyone in our community, regardless of income. For this reason we especially provide essential financial services to many people who would otherwise be financially excluded and susceptible to loan sharks and sub-prime lenders.



Download our App

Make life easier with our mobile app

Derbyshire Community Bank has now made it easier for you to manage your money ‘on the go’ and in a way that is convenient to you.
Securely check your balances & savings, apply for a loan and externally transfer funds, you can contact us directly using our secure messaging feature.

Step One – Download from the Android Play Store or the Apple App Store (iPhone).

Step Two – Search for ‘Derbyshire Community Bank’, download the app, and register.

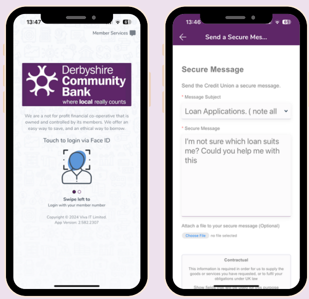
Below you can login, register, download our app today!

Click your preferred app store

GET IT ON Google Play

Available on the App Store

You can Send us a Secure Message anytime!



Saving made with DCB

Flexible and easy access to your savings

Our savings accounts make it easy to save for your goals while helping other local people fund theirs. Whether it's a dream holiday, the cost of Christmas, back to school expenses or a nest egg for life's little emergencies. Opening a DCB Savings Account is the first step to getting on the savings ladder.

When you open a savings account you automatically become a member and have a share in the credit union and, if the credit union makes a profit, will be eligible for a dividend, as a proportion of your savings. All you have to do is keep at least £1 in your Regular Savings account to remain a member.

- Start saving with as little as £1
- An ethical way to support your community
- Withdraw your regular savings to any UK bank account at any time
- Salary Savings
- Regular, Christmas saver, goal saver account, School uniform & many more.
- Protected by the FSCS

"I have been a saver with DCB for over ten years. In that time DCB have moved their banking online & they a very professional looking app which is easy and simple to withdraw funds. I am proud to be a member of DCB as it means my savings are safe and benefit my local community."

Save through Your Salary

What is Salary Savings?

If you're an Emplyee or Employer & are interested in building some financial resilience within your team or for yourself, then you can for a corporate membership or open a salary saver account.

- As an employee of a participating company you can have an amount deducted directly from your wage at source, once DCB receive this, we deposit it straight into your account at the credit union.

- Offering Salary Saver with DCB as an employee benefit works for you as the employer, and is a valuable service for your employees as they decide how much to save, this is deducted from their pay packet and credited to their Credit Union savings.

- Employees also have access to our affordable loans. Salary deductions are adjusted to repay the loan from their payslip. Employees' individual savings and loans are kept confidential and are not disclosed to the employer. We can however provide management information to monitor the take-up and effectiveness of the scheme.

All Links are below

Salary Saver for Members

www.dcbank.org.uk/savings/salary-saver/

Open a Business Account

www.dcbank.org.uk/business/business-saver/

Salary Saver for Employers

www.dcbank.org.uk/business/employer-salary-saver/

Friends & Partners of DCB

Pass it on

Derbyshire Community Bank is proud to be supported by a wide range of councils, businesses, charities, faith groups, community organisations, and individual members who share our commitment to strengthening local communities.

As a community-focused financial cooperative, we help people across Derbyshire and Derby city save regularly, access affordable loans, and develop the skills and confidence to manage their money effectively. Our aim is to promote financial wellbeing and provide a trusted alternative to high-cost lenders.

We value the support of our partners, whose collaboration helps us reach more people and make a greater impact across the region. If your organisation shares our commitment to financial inclusion and community development, we would be delighted to work with you.

Learn more about our partners and how your organisation can get involved on our Our Partners page:

www.dcbank.org.uk/business/partners/

Some of our Partners

DERBYSHIRE County Council

Derby City Council

derby homes

citizens advice Derbyshire Districts

STOP LOAN SHARKS Intervention . Support . Education

EREWASH BOROUGH COUNCIL

South Derbyshire District Council

SAVE as you BORROW

Save while you Borrow is available as an option when taking out a new loan with DCB.

You make an agreed payment each week or month, and a small part of this is added to your 'Holding Savers' account. You cannot touch the savings while you have a loan, but you will have saved a small lump sum when you have finished paying it back. You are welcome to increase your savings amount beyond the minimum required, further enhancing your financial security.

We know how difficult it can be to save, especially if you have borrowed for something you need or want. 'Our Save as you Borrow' helps you establish a habit of saving and ensures you have funds set aside for future needs.

Be a regular Saver & Look how quickly small amounts build up

Save Each month	After 6 months	After 1 year	After 3 years	After 5 years
£12	£72	£144	£432	£720
£40	£240	£480	£1,440	£2,400
£100	£600	£1,200	£3,600	£6,000

Borrowing from us

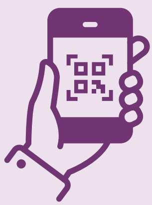
Simple, Straightforward Loans

Our loans are available for just about any purpose, including a new car, home improvements, Christmas expenses, School uniform. All loans are subject to status. Eligibility and conditions apply. You must become a member and live or work within Derby or Derbyshire to be eligible to apply.

- DCB provides affordable loans ranging from £100 to £15,000 at 42.6% APR, subject to status.
- Save while you borrow
- No hidden charges or fees or early repayment penalties
- Loan agreements signed via e-signature – no need to call in or post forms

Only apply for the loan if you are sure you can repay it. You are borrowing your fellow members' savings, so it is important that you take your commitment to repaying the loan seriously. If you have any difficulty in repaying your loan then contact us immediately. Don't ignore problems and hope they go away – usually they get worse and are more difficult to resolve.

Loan Terms & Conditions



How to apply

When can I apply for a loan?

You can apply as soon as you receive your membership number. You can check which loans you are eligible to apply for through the mobile app or on our website.

How do I apply?

The easiest way to apply is online – simply log in to your online account and select the 'loans and services' heading. Then click the relevant button for the product you want to apply for and fill in the application form.

How long will it take to get a decision?

Our loans team will attempt to get you a decision within 2/3 working days. Often, we'll assess loans quicker than that, but it can depend on the amount you are asking for and whether you've borrowed with us before also whether your documents are correct.

Our Common Bond

Membership of credit unions in the UK is exclusively for those who have something in common, or a ‘common bond’. This is defined in the credit union rules. The common bond for Derbyshire Community Bank is defined as:

Individuals who live or work in the county of Derbyshire or the city of Derby a corporate body that has a place of business in the county of Derbyshire or the city of Derby. If that’s you or someone you know, you are welcome to join us

Not you? Search for a credit union near you. There will be a credit union you can join, based on your home postcode, the company you work for, certain organisations or associations that you may belong to.

Find Your Credit Union

Frequently asked questions

How can we help you?

Any questions or queries you need answers to which hasn't been covered in this welcome booklet? No problem. On our website we have a FAQ portal page where we cover all categories from Loans, savings to general enquires. We advice all current & new members to refer to this as much as possible.

Any enquiries we have from our members are taken on board & added to our FAQ's constantly.

You can either leave us a message via the app in the 'Secure Message' section, or leave us a question via our contact us page or FAQ section. Just type your question in & it'll come straight through to us.

Scan the QR to view our FAQ section

Listening to you as a Member

We work really hard to serve our Members, but we do understand that sometimes things don't work out as expected.

If you are unhappy with the service you have received from Derbyshire Community Bank, or something hasn't worked as you expected then the first thing to do is contact us and we will do what we can to fix the problem and help you where we can. If we can't solve the problem and you are not satisfied with our response then you can register a complaint.

If we have helped you, let us know! We love to know how members journeys have been with us whether it's just a few months or up to 10 years and over! Your OPINION matters most, at DCB we want to improve every day to help our members flourish financially!

You can leave us a review below. We read all of the comments left for us & provide individual response to each review.

Google Reviews ★★★★★

I've been with DCB for quite a few years now, the online forms are really easy to use. The staff are really helpful as well, **without DCB me and my children couldn't have Christmas** so thank you so much, keep up the brilliant work!

DCB Member

Not happy with our service?

Something not worked out as you expected? Here at Derbyshire Community Bank we want you to tell us about it.

We work really hard to serve our Members, but we do understand that sometimes things don't work out as expected.
If you are unhappy with the service you have received from Derbyshire Community Bank, or something hasn't worked as you expected then the first thing to do is contact us and we will do what we can to fix the problem and help you where we can. If we can't solve the problem and you are not satisfied with our response then you can register a complaint.

How to complain

We recommend that you read our Complaints Procedure or a paper copy can be supplied upon request. If you feel you have reason to complain then you can do this in the following ways:

- **Log in & submit a complaint in secure messages via Our App**
- **Email complaints@dcbank.org.uk**
- **In person to one of our staff or volunteers.**
- **Letter addressed to The Complaints Officer, Derbyshire Community Bank, CUBO, Victoria Street, Derby, DE1 1EQ**

Financial Ombudsman Service

We will do what we can to resolve your complaint. If you don't think our solution is acceptable, then you may be able to take it to the Financial Ombudsman Service, but you must have tried to resolve the issue with us first as set out in our Complaints Procedure.

Keeping your account safe

Stay Safe Online

We work very hard to ensure that your money is safe. But we advise some important things you need to do to keep your account safe:

- Do not reveal your online banking details to anyone.

- Keep your login details private

- We will never ask you to reveal your online banking details. If you receive such a request please alert us immediately.

- If you accidentally share your login details with someone else, please let us know so that they can be reset. You can learn more about keeping safe online at getsafeonline.org

Cyber Security Essentials

Passwords

- Always create strong passwords using a mix of upper & lower case letters, numbers & symbols.
- Avoid common words or personal information
- Change your password regularly

Phishing Emails

- Be cautious of unexpected or suspicious emails (especially those asking for sensitive information.
- Look for spelling mistakes
- Unfamiliar email addresses
- Odd attachments
- Do not click any links unless you’re certain of the source

Keeping in touch

Visit our website www.dcbank.org.uk to access your account whenever you wish. You can contact us by logging into your online account and selecting 'Secure Message'

Download our app to manage your account on your mobile or tablet whether you're at home or on the move. Our app is available for Apple & Android devices.

Opening Hours:
Monday - Thursday, 9am - 4pm
Friday, 9am - 3:30pm
Saturday & Sunday, Closed.

Derbyshire Community Bank
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01332 348144
Info@dcbank.org.uk
Business Enquires - Business@dcbank.org.uk

Follow Us on:

Facebook - @DerbyshireCB

Twitter - @DCBank_cu

Instagram - @derbyshirecb

LinkedIn - @DerbyshireCommunityBank

TikTok - @dcbank_cu

“ Your trust & support make a difference in our community, and we’re grateful to be a part of your financial journey “

Our vision for Derbyshire

"We want to see a community in Derby where everyone is financially flourishing, with access to responsible credit, a safe method of saving, with financial skills to manage their money wisely, and achieve long term wellbeing by enabling a regular savings habit, improving access to responsible credit, and providing financial education and money management tools."

Saving Regularly

Borrow with intent

We want Derbyshire residents to flourish

Fair treatment

Meeting your needs as a Member

Community Passion

www.dcbank.org.uk