



## SOUTH DUBLIN CREDIT UNION LTD

# *"Flexible Quarterly Deposit Account"*

- **Minimum Opening Balance for Deposit Account is €15,000. Members must maintain €5,000 in their Share Account & €15,000 in their Deposit Account during the duration of the Deposit Account. (Total €20,000)**
- **Maximum Savings (Share & Deposit Accounts combined) in the Credit Union is €25,000 per member.**
- **1 Lodgment per Quarter allowed (minimum €5,000).**
- **1 Withdrawal per Quarter allowed without penalty (minimum €5,000) subject to the minimum requirement being maintained.**
- **DIRT WILL APPLY.**
- **Rate Oct 1<sup>st</sup> 2019 to Dec 31<sup>st</sup> 2019 is 0.20% thereafter the rate will be decided by the Board of Directors each quarter based on prevailing market conditions.**
- **Deposit Accounts will qualify as security for loans in the same manner as per share accounts and any withdrawals will be subject to the same restrictions.**

**SOUTH DUBLIN CREDIT UNION LTD**  
63-65 Lower Kilmacud Road, Stillorgan, Co. Dublin

**FLEXIBLE QUARTERLY DEPOSIT ACCOUNT  
APPLICATION FORM**

**A. CREDIT UNION DETAILS:**

To the Manager: \_\_\_\_\_ Credit Union Limited

**B. DETAILS OF DEPOSIT ACCOUNT TO WHICH THIS DECLARATION REFERS:**

Account Number:

*Full name and address of the member who opens and holds the account:*

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Amount Lodged:

€

Date A/C Opened:

**C. DECLARATION AND UNDERTAKING:**

I, being the member named at B, hereby declare, at the time of making this declaration, that:

- I am sixteen years of age or over.
- I am beneficially entitled to the interest payable in respect of deposit held in the account referred to at B.
- I undertake that if any of the above conditions ceases to be satisfied I will notify you immediately.

**DECLARATION WHICH MUST BE SIGNED:**

I hereby declare that the information given on this form is correct and I affirm the declaration and undertaking given at C above.

Declarer's Signature: \_\_\_\_\_ Date: \_\_\_/\_\_\_/20\_\_\_

\* Terms & Conditions Attached / Overleaf.