

Expected Deposit to the Account: \$ _____

Signature of Parent:

Name of Spouse:

Would you be willing to volunteer your service to the Credit Union if asked? Yes _____ No _____

I hereby make application for the **Bright Start Savings Club** at the **ANTIGUA AND BARBUDA SEVENTH-DAY ADVENTIST CO-OPERATIVE CREDIT UNION LIMITED** and agree to conform to its Rules and Amendments.

Signature of Student:

Signature of Parent/Guardian:

Witness Signature:

Name of person who recommended the Credit Union to you:

Entrance Fee: \$ _____

Passbook: \$ _____

Savings: \$ _____

Total Deposited: \$ _____

Processed by: _____

Date: _____

Making Application

To start this account the parent/guardian will be required to present the following:

- Completed Application Form
- Job letter
- Photo ID of child or birth certificate
- Two ID's of parent (s)/guardian (preferably Passport and Social Security)
- Proof of address
- A minimum of EC\$30.00

Deposits

Deposits of any amount can be made at any time during normal office hours.

Withdrawals

Withdrawals require the following conditions:

- Withdrawals before the maturity date will be subject to a charge of 10% of the value of the withdrawal amount.
- In case of medical emergency withdrawals of up to 10% of the amount saved can be withdrawn without a penalty.
- The child cannot withdraw funds until the account is officially transferred in his or her name.

Other Services offered include:

- Regular Savings Accounts
- Retirement
- Christmas Box
- Deposit Accounts
- Permanent Shares
- CUNA Family Indemnity Plan
- Loans: automobile, home repairs, furniture/appliance, real estate, medical, wedding, travel, Education, Pay Day and Express, etc.



**Bright Start
Savings Club**



P.O. Box 1708 Lower All Saints Road
St John's, Antigua
Tel: 268-562-3446
Email: info@sdaccul.com
Website: www.sdaccul.com

Dear Parents/Guardians

Warm Christian Greetings,

Teaching systematic saving habit to our children is one of the best gifts we can give. The Antigua & Barbuda SDA Co-operative Credit Union is pleased to offer this opportunity to all parents and guardians of children from birth through 5th grade.

With this in mind, we are excited to present to you, the ***Bright Start Savings Club***. The student is provided with an account with a special incentive and is provided with the opportunity to save for future goals and special events.

Please visit the SDA Co-operative Credit Union to open this account for your child. Our staff eagerly awaits your visit.

Opening hours

Mon.—Wed.8:00am—2:30pm

Thu. 8:00am—4:00pm

Fri. 8:00am—2:00pm

Yours in Christ,

President

The SDA Co-operative Credit Union

The best place to save

Bright Start Savings Club

The ABSDACCUL is pleased to offer your child/children an account that can realize maximum returns on their investment. As a parent or guardian you have the opportunity to assist your child in developing a systematic savings plan.

Bright Start Savings Club is for children from birth through 5th grade. This account will be a joint account under both the parent's/guardian's (Applicant) name and the child's name.

This account attracts a 2% interest rate per annum, calculated on the minimum quarterly balance. However, the Credit Union reserves the right to change this rate based on market conditions.

Upon maturity (graduation from 5th form), with the parent's or guardian's permission, the child may become the principal holder of the account or the funds may be disbursed.

Special Incentive

Upon enrolment, a complimentary school supply package will be provided as a special incentive.



Bright Start Application Form

Please complete both sides of the application form using PRINT. Detach and return to the Credit Union along with the required documents and Photo IDs.

Account No: _____ (for office use)

Date of Application: ____/____/____
(dd / mm / yy)

Name of Applicant (Parent/Guardian):

Name of Student:

Name of School:

Mailing & Residential Address:

Email Address:

Contact #:

Place of Work:

Work Phone#:

Occupation:

Date of Birth: ____/____/____
(dd / mm / yy)

Church Membership:

