



Application for membership (Minors)

Membership of the Malahide & District Credit Union Ltd. is open to anybody who lives or attends school within the Malahide parish or postal district.

To apply for membership, you must complete this membership form and provide:

Young saver

- Current valid passport or birth cert
- PPSN

Parent / Guardian

- Proof of identity (Passport/ Driving License)
- Recent utility bill/bank statement (dated in past 2 mths)

Applicant			
First name (s)			
Family name			
Date of birth		PPSN	

Contact details			
Line 1			
Line 2			
Line 3			
Telephone (H)		Telephone (W)	
Mobile			
Email			

Declaration	
I hereby apply for membership of and agree to abide by the rules of the Malahide & District Credit Union Ltd.	
The information given by me on this form is true and correct to the best of my knowledge and belief. I understand that any false or misleading information given by me in connection with my application for my membership with the credit union may result in termination of my membership, apart from any other legal sanction that may apply.	
Applicant's signature	
Date of application	

Office use only		
Evidence of ID		
Evidence of Address		
Evidence of PPSN		
Verified by	Assigned ID	



Application for membership (Minors) (cont.)

Declaration

IN THE EVENT THAT THE APPLICATION FOR MEMBERSHIP IS IN RESPECT OF A PERSON WHO IS UNABLE TO GIVE RECEIPTS:

I/We hereby apply for membership in the name of the saidand I/we acknowledge that all shares/deposits arising from this membership now and hereafter shall be his/her sole property and all withdrawals shall be applied to his/her sole benefit.

In the event of the account being opened by more than one person, it is required that:

Both parties/either party be present to make withdrawals.*

In the event of the account being opened by a person other than a parent/guardian of the member, (insert name of parent or guardian).....as parent/guardian shall be nominated to give any necessary receipts should the member be unable to do so.*

Signed: _____ **Parent/Guardian(s)/Other***

Date: ___/___/___

***Delete as appropriate**

Please note the following:

- ✓ A minor is a member under 16 years of age.
- ✓ All monies in the account are the sole property of the account holder.
- ✓ **Prior to the minor's 12th birthday**, funds in the account can only be accessed in the presence of, and with the signature of, the account holder. The signature of a parent/guardian is also required.
- ✓ **After the minor's 12th birthday**, the minor may withdraw, on the basis of their own signature, an aggregate of no more than €250 in any one month. With the joint signatory of the person who opened the account in their name, the minor may withdraw up to €1000 in any one month. Withdrawals exceeding €1000 in any one month will require the approval of the manager.
- ✓ In the case of the minor being unable to give receipts (e.g. an infant or incapacitated person) the parent/guardian who opened the account may withdraw from the account on completion of the form stating that the withdrawals are for the sole benefit of the minor.

Upon reaching their 16th birthday the account holder becomes a full member.

Office use only

Application approved and details verified in accordance with the standard rules by:

Signed: _____
(Membership Committee)

Date: ___/___/___
Day Month Year

Note: Evidence of parentage/guardianship should be obtained and held for future dealings in relation to the a/c.