



Ecology
Building Society



90-Day Notice account

Please note due to high levels of demand we are not accepting applications for our 90-Day Notice account, as a temporary measure. All existing accounts continue to operate as normal.

Building a greener society



“We’re pleased that even in these difficult times Ecology are doing an excellent job by continuing to attract savings while remaining true to the core values of their members”
*Elaine and Graham,
Ecology members*

Our 90-Day Notice account is a tiered, long-term, variable rate savings account. We aim to pay a higher interest rate than our Easy Access account, which increases according to the size of your balance. There is a notice period of 90 days for withdrawals, so this account is suitable if you do not need immediate access to your funds.

The account can be used to save for a specific purpose, such as a deposit for a mortgage, or to save for your child’s future, as well as providing support for our lending on sustainable properties and projects. This is a low-risk account, but it would not be suitable if you want to withdraw or transfer funds on a regular basis, or you can’t afford the risk of not having access to your savings.

We put people and planet before profit

Saving with Ecology means joining a community of people who use their money to build a greener future. We use your funds to provide mortgages for projects that make a positive environmental and social impact, as well as providing a fair financial return for our savers. You can find out more about what makes us special and meet some of our members in our leaflet: *Why choose Ecology for your savings?*



Key features:

- Tiered, variable interest rates depending on your account balance
- Monthly savings options
- Withdrawals with 90 days’ notice
- Limited to one 90-Day Notice account per member
- Operation by free, First Class Business Reply post and online via our Interactive facility (restrictions apply)

How your savings are protected

Your eligible deposits with Ecology Building Society are protected by the Financial Services Compensation Scheme (FSCS). For further information on the FSCS including eligibility and limits, please visit **www.fscs.org.uk**.



The mutual difference

When you join Ecology, you become a member of a mutual organisation, owned by our members and dedicated to their interests. It's a way of making finance more democratic – putting people before profit. Every member is valued equally and respected as an individual. We're open and transparent about the decisions we make on your behalf and we encourage you to have your say on our work, including at our Annual General Meeting.

Product Specific Conditions

To open an account (when available)

- Simply complete our 90-Day Notice account application form and return it to us with a cheque from your personal bank account payable to Ecology Building Society re: (your name)
- The minimum amount to open a 90-Day Notice account is £500 and the maximum investment is £75,000
- The minimum amount required to keep the account open is £500

- Please be aware of the identification requirements as outlined in the leaflet *Savings account identification requirements*
- If you are an existing member of the Society, we may not need further evidence of identification, so please remember to quote your account number on the application form
- You can also open an account on behalf of a child – for more information, please visit www.ecology.co.uk/savings or read our leaflet *Savings account identification requirements*

How we pay interest

- Interest will be credited to your account on 31 December each year
- An annual statement will be sent to you in January
- The interest rate paid applies to the entire balance in your account
- If requested, interest can be paid directly into your bank account in January each year (minimum £25) or to another account with the Society
- We may vary the interest rate on your account from time to time – please see our leaflet, *Saving with Ecology – general terms and conditions* for more details
- For details of the tiered interest rates which apply, please see our *Current savings rates and charges* leaflet, visit www.ecology.co.uk or call us on 01535 650 770

Operating an account: deposits

- The minimum deposit is £25
- A monthly savings option by Direct Debit or standing order is available
- Deposits can be made by cheque through the post or by transfer via the banking system



Product Specific Conditions (continued...)

Operating an account: withdrawals

- The minimum withdrawal amount is £250
- 90 days' notice is required for any withdrawal from your account
- The notice period starts on the date we receive your signed request and we will send you a letter confirming the withdrawal due date
- Notice should be given by using one of our *Withdrawal notification* forms or by sending us a letter signed by whoever is authorised to operate the account
- You cannot give a notice request online via our Interactive facility
- At the end of the 90-day period, we will process your request unless you cancel it
- If the notice period ends on a weekend or a bank holiday, it will be deemed to end on the last working day before, and the amount to be withdrawn will become available from that date
- Withdrawals must be for a specified amount unless the account is to be closed
- If you want to change your withdrawal request after you have submitted it, you will need to cancel the original request and submit a new request
- If a notice to withdraw funds would take the account balance below the required amount to keep the account open (£500), the account will have to be closed

All the photographs and testimonials in this leaflet are of actual Ecology savers and borrowers.

This leaflet should be read in conjunction with the following leaflets before applying for the 90-Day Notice account:

Saving with Ecology – general terms and conditions

FSCS Information Sheet

Current savings rates and charges

Our range of savings accounts

Savings account identification requirements



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