



ADCCUL Membership Guide

African Diaspora Co-operative Credit Union Ltd

Efficiency • Integrity • Accountability

Why become a member?

Members are owners: you earn annual dividends, vote at the General Assembly, and unlock savings, affordable loans, the Uplift Account, and diaspora investment opportunities.

What you'll need (one visit, or fully remote)

- Valid ID: national ID card, birth certificate or passport
- 2 passport photographs
- Proof of address (localization plan, we help you sketch it)
- One-time membership fee
- Initial savings deposit of your choice
- Signed KYC form; board approval follows

Shares: own your union

- Ordinary shares: 10,000 FCFA each, minimum 10 shares.
- Preferred shares: 10,000 FCFA each, minimum 100 shares.
- Shareholders receive annual dividends as approved by the General Assembly.

Joining from abroad (remote membership)

1. WhatsApp "MEMBERSHIP" to +237 682 775 254 and we guide you personally.
2. Send your ID and photos digitally; sign the KYC form electronically.
3. Transfer the fee and first deposit; your account goes live on board approval.

Popular accounts to open on day one

- Regular savers account: no monthly fees, flexible deposits.
- Diaspora high-yield savings: premium interest, managed online.
- Uplift Account: guarantee a family project; ADCCUL funds it directly.
- Horizon Pension Plan: from \$1 a day toward a lifetime pension.

Visit us: 15 Nambeke Street, Half Mile, Limbe (next to Limbe I DDS Office)

Become a Member today

Phone / WhatsApp: +237 682 775 254 • Office: +237 233 33 38 33 • info@adccul.com

www.adccul.com • Monday to Friday, 8:00 am to 4:00 pm