

## Branch based Closed Issue Account Information

Product Name	Product Rules
30 Day Notice ISA (issue 1 & 2)	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £100</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £100,000</li> <li>• <b>Withdrawals:</b> require 30 days' notice or 30 days loss of interest</li> </ul>
90 Day Notice ISA	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £1,000</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £100,000</li> <li>• <b>Withdrawals:</b> require 90 days' notice or 90 days loss of interest. Cheque only and a minimum of £500</li> </ul>
Branch ISA (issue 1)	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £1</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> based on tax year allowance</li> <li>• <b>Withdrawals:</b> without notice or charge</li> </ul>
Branch ISA (issue 2 and 3)	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £100</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> based on tax year allowance</li> <li>• <b>Withdrawals:</b> without notice or charge</li> </ul>
Branch ISA (issue 4)	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £100</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £100,000</li> <li>• <b>Withdrawals:</b> without notice or charge</li> </ul>
Branch Reward ISA	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £5,000</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order and must be a minimum of £1,000</li> <li>• <b>Maximum balance:</b> based on tax year allowance</li> <li>• <b>Withdrawals:</b> up to 3 withdrawals per calendar year without notice or charge. 3<sup>rd</sup> withdrawal must be by closure or transfer</li> </ul>
Help to Buy: ISA (out of area)	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £10</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order and must be a maximum of £200 per month</li> <li>• <b>Maximum balance:</b> £12,000 (Government limit)</li> <li>• <b>Withdrawals:</b> without notice or charge</li> </ul>
Help to Buy: ISA (out of area) (issue 2)	
Help to Buy: ISA (B, DY, WS and WV postcodes)	

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WV14 0BJ

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For more information, call us on 0121 557 2551. Lines are open 9.00am – 5.00pm Monday, Tuesday, Thursday and Friday, 9:30am – 5pm on Wednesday and 9.00am – 12.00pm on Saturdays. Alternatively, visit our website at [www.thetipton.co.uk](http://www.thetipton.co.uk) Tipton & Coseley Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Society's firm reference number is: 159601. The Society is a member of the Building Societies Association. Head office: 70 Owen Street, Tipton, West Midlands, DY4 8HG. Issued: 19 March 2026.

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ISA Reward Saver	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £1,000</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £40,000</li> <li>• <b>Withdrawals:</b> without notice or charge</li> </ul>
Limited Edition ISA	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £1,000</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £60,000</li> <li>• <b>Withdrawals:</b> without notice or charge</li> </ul>
Limited Edition ISA (Issue 2)	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £1,000</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £60,000</li> <li>• <b>Withdrawals:</b> without notice or charge</li> </ul>
Limited Issue ISA (issue 1 and 2)	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £1,000</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> based on tax year allowance</li> <li>• <b>Withdrawals:</b> up to 3 withdrawals per calendar year without notice or charge. Further withdrawals or closure will be subject to 90 days interest lost on the amount withdrawn</li> </ul>
Premier ISA	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> Minimum opening balance of £5,000. Minimum operating balance of £1</li> <li>• <b>Deposits:</b> by cheque only and a minimum of £500</li> <li>• <b>Maximum balance:</b> based on tax year allowance</li> <li>• <b>Withdrawals:</b> without notice or charge by cheque only and a minimum of £500</li> </ul>
Premier Reward ISA	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £5,000</li> <li>• <b>Deposits:</b> by cheque only</li> <li>• <b>Maximum balance:</b> based on tax year allowance</li> <li>• <b>Withdrawals:</b> up to 3 withdrawals by cheque per calendar year and a minimum of £500</li> </ul>
30 Day Community Notice Saver (issue 1)	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £1,000</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> </ul>
30 Day Notice Midlands Air Ambulance Saver (issue 1)	<ul style="list-style-type: none"> <li>• <b>Maximum balance:</b> £100,000</li> <li>• <b>Withdrawals:</b> require 30 days' notice, no early access. 3 withdrawals per calendar year, minimum £500 cheque</li> </ul>
Hallmark Access (issue 1, 2 and 3)	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £1,000</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £100,000</li> <li>• <b>Withdrawals:</b> Up to 3 withdrawals by cheque or internal transfer per calendar year and a minimum cheque withdrawal of £10</li> </ul>



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Hallmark Access (issue 4)	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £100</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £100,000</li> <li>• <b>Withdrawals:</b> Up to 3 withdrawals by cheque or internal transfer per calendar year. £10 Minimum cheque</li> </ul>
Hallmark Access (issue 5)	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £100</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £100,000</li> <li>• <b>Withdrawals:</b> Up to 3 withdrawals by cheque per calendar year and a minimum cheque withdrawal of £10</li> </ul>
Access Deposit	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £1</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> </ul>
Branch Access	<ul style="list-style-type: none"> <li>• <b>Maximum balance:</b> £500,000</li> <li>• <b>Withdrawals:</b> without notice or charge</li> </ul>
Branch Reward Saver	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £1,000</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £100,000</li> <li>• <b>Withdrawals:</b> without notice or charge</li> </ul>
Cash Zone <i>Available to those aged 15 and under</i>	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £10</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £25,000</li> <li>• <b>Withdrawals:</b> Up to 6 withdrawals per calendar year without notice or charge</li> </ul>
Community Regular Saver	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £10</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £25,000</li> <li>• <b>Withdrawals:</b> Up to 2 withdrawals per calendar year without notice or charge</li> </ul>
Double Access Saver	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £100</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £100,000</li> <li>• <b>Withdrawals:</b> Up to 2 withdrawals per calendar year without notice or charge</li> </ul>
Easy Access	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £100</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £500,000</li> <li>• <b>Withdrawals:</b> without notice or charge</li> </ul>
Easy Access Deposit <i>Available to Clubs, Charities and Associations only</i>	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £100</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £500,000</li> <li>• <b>Withdrawals:</b> without notice or charge</li> </ul>



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Easy Access Maturity Saver	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £100</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £25,000</li> <li>• <b>Withdrawals:</b> Up to 6 withdrawals per calendar year without notice or charge</li> </ul>
Limited Access (issue 1,2 and 3)	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £100</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £100,000</li> <li>• <b>Withdrawals:</b> Up to 3 withdrawals per calendar year without notice or charge and must be made by cheque only</li> </ul>
Limited Access Business Saver (issue 1)	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £5,000</li> <li>• <b>Deposits:</b> by electronic transfer from the nominated business account</li> <li>• <b>Maximum balance:</b> £500,000</li> <li>• <b>Withdrawals:</b> Up to 3 withdrawals per calendar year. Electronic transfer to nominated business account only</li> </ul>
Limited Access Business Saver (issue 2)	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £5,000</li> <li>• <b>Deposits:</b> by electronic transfer from the nominated business account</li> <li>• <b>Maximum balance:</b> £1,000,000</li> <li>• <b>Withdrawals:</b> Up to 3 withdrawals per calendar year. Electronic transfer to nominated business account only</li> </ul>
Loyalty Double Access Saver	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £1,000</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £20,000</li> <li>• <b>Withdrawals:</b> Limited to a maximum of 2 withdrawals per calendar year. After second withdrawal, no further withdrawals including closure of the account and withdrawal of any interest is available until the next calendar year. Withdrawals can be made by cash, cheque or internal transfer.</li> </ul>
Hallmark Reward 30	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £10,000</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £85,000</li> <li>• <b>Withdrawals:</b> Require 30 days' notice. Up to 3 withdrawals by cheque or internal transfer per calendar year and a minimum of £500</li> </ul>
Hallmark Reward 30 Monthly	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £100</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £500,000</li> <li>• <b>Withdrawals:</b> without notice or charge for balances over £2,000. For balances below £2,000 30 days' notice or 30 days' loss of interest is required</li> </ul>
Investment (issue 1 and 2)	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £100</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £500,000</li> <li>• <b>Withdrawals:</b> without notice or charge for balances over £2,000. For balances below £2,000 30 days' notice or 30 days' loss of interest is required</li> </ul>



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<p>Notice Deposit (issue 1 and 2) <i>Available to Clubs, Charities and Associations only</i></p>	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £100</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £500,000</li> <li>• <b>Withdrawals:</b> without notice or charge for balances over £2,000. For balances below £2,000 30 days' notice or 30 days' loss of interest is required</li> </ul>
<p>Premier Access</p>	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £5,000</li> <li>• <b>Deposits:</b> by cheque only, and must be a minimum of £500</li> <li>• <b>Maximum balance:</b> £100,000</li> <li>• <b>Withdrawals:</b> Up to 3 withdrawals per calendar year without notice or charge, by cheque only and a minimum of £500</li> </ul>
<p>Premier Investment</p>	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £1,000</li> <li>• <b>Deposits:</b> by cheque only</li> <li>• <b>Maximum balance:</b> £500,000</li> <li>• <b>Withdrawals:</b> without notice or charge for balances over £2,000. For balances below £2,000 30 days' notice or 30 days' loss of interest is required. Cheque only withdrawals, and a minimum of £500</li> </ul>
<p>Premier Reward 30</p>	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £10,000</li> <li>• <b>Deposits:</b> by cheque only</li> <li>• <b>Maximum balance:</b> £85,000</li> <li>• <b>Withdrawals:</b> Require 30 days' notice. Up to 3 withdrawals per calendar year. Cheque only withdrawals and a minimum of £500.</li> </ul>
<p>Premier Reward 30 Monthly</p>	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £100</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £100,000</li> <li>• <b>Withdrawals:</b> Up to 6 withdrawals per calendar year without notice or charge</li> </ul>
<p>Wolves Saver (issue 1)</p>	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £100</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £25,000</li> <li>• <b>Withdrawals:</b> Up to 6 withdrawals per calendar year without notice or charge</li> </ul>
<p>Wolves Saver (issue 2)</p>	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £100</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £75,000</li> <li>• <b>Withdrawals:</b> Up to 6 withdrawals per calendar year without notice or charge</li> </ul>
<p>Wolves Saver (issue 3)</p>	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £100</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £25,000</li> <li>• <b>Withdrawals:</b> Up to 6 withdrawals per calendar year without notice or charge</li> </ul>
<p>Junior Wolves Saver (Issue 1) <i>Available to those aged 15 and under</i></p>	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £10</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £25,000</li> <li>• <b>Withdrawals:</b> Up to 6 withdrawals per calendar year without notice or charge</li> </ul>



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Junior Wolves Saver (Issue 2) <i>Available to those aged 15 and under</i>	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £10</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £25,000</li> <li>• <b>Withdrawals:</b> Up to 6 withdrawals per calendar year without notice or charge</li> </ul>
14 Day Notice Saver (Postal)	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £1,000</li> <li>• <b>Deposits:</b> by cheque via post</li> <li>• <b>Maximum balance:</b> £250,000</li> <li>• <b>Withdrawals:</b> Require 14 days' notice, no early access available. Cheque only withdrawals via post</li> </ul>
35 Day Notice Business Saver	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £5,000</li> <li>• <b>Deposits:</b> by electronic transfer from the nominated business account</li> <li>• <b>Maximum balance:</b> £500,000</li> <li>• <b>Withdrawals:</b> Require 35 days' notice. No early access. Electronic transfer to nominated business account only</li> </ul>
35 Day Notice Business Saver	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £5,000</li> <li>• <b>Deposits:</b> by electronic transfer from the nominated business account</li> <li>• <b>Maximum balance:</b> £1,000,000</li> <li>• <b>Withdrawals:</b> Require 35 days' notice. No early access. Electronic transfer to nominated business account only</li> </ul>
60 Day Notice Account	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £1,000</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £250,000</li> <li>• <b>Withdrawals:</b> Require 60 days' notice. Up to 3 withdrawals per calendar year. Cheque only withdrawals and a minimum of £100 per withdrawal</li> </ul>
Business Deposit	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £10,000</li> <li>• <b>Deposits:</b> by cheque, or standing order</li> <li>• <b>Maximum balance:</b> £100,000</li> <li>• <b>Withdrawals:</b> Require 30 days' notice. Up to 3 withdrawals per calendar year. Cheque only withdrawals and a minimum of £500 per withdrawal</li> </ul>
90 Day Notice Account	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £1,000</li> <li>• <b>Deposits:</b> by cash, cheque, or standing order</li> <li>• <b>Maximum balance:</b> £250,000</li> <li>• <b>Withdrawals:</b> Require 90 days' notice. Up to 3 withdrawals per calendar year. Cheque only withdrawals and a minimum of £100 per withdrawal</li> </ul>
90 Day Notice Business Saver	<ul style="list-style-type: none"> <li>• <b>Minimum opening and operating balance:</b> £5,000</li> <li>• <b>Deposits:</b> by electronic transfer from the nominated business account</li> <li>• <b>Maximum balance:</b> £500,000</li> <li>• <b>Withdrawals:</b> Require 90 days' notice. No early access. Electronic transfer to nominated business account only</li> </ul>



120 Day Notice Account

- **Minimum opening and operating balance:** £100
- **Deposits:** by cash, cheque, or standing order
- **Maximum balance:** £100,000
- **Withdrawals:** Require 120 days' notice. No early access available

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