



# MEMBER CONNECTIONS



Issue 7 December 2017



## WE'RE ENDING 2017 ON A HIGH!

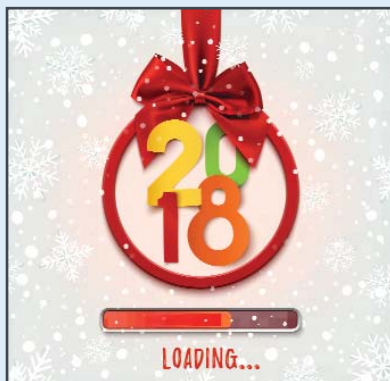
**E**KCU has had another successful year for lending! We have seen our loan book rise, firstly reaching £1 million in lending by February and then reaching £2 million shortly after in May 2017.

Since the beginning of the year we have processed a massive 2446 loan applications for members totalling £3,458,636.40! Thank you to all of our members for continuing to choose EKCUC for your borrowing needs.

615 new member applications were received during the year, which goes to show that more and more people are choosing EKCUC for their saving and borrowing needs.

Our Home Start Deposit Scheme has been very successful and five individual/couples have completed their home purchase with the help of EKCUC. We have so far paid out a total of £44,750 to these members to help with their home deposit. EKCUC, helping members step on to the property ladder!

## WHAT'S IN STORE FOR 2018?



The staff team and Board of Directors are already hard at work behind the scenes creating new products and reviewing policies and procedures. Keep your eyes peeled as there may be some exciting changes coming in the year ahead. We thrive on delivering what our members want while continuing to provide a high quality personal service. Make EKCUC your number one choice for saving and borrowing in 2018!

## JEANS FOR GENES



The Staff and Directors took part in Jeans for Genes on 21st September 2017. Thank you to everyone who kindly contributed. We are delighted to say we raised a fantastic £223.62 towards this great cause.

Join online at [www.ekcreditunion.co.uk](http://www.ekcreditunion.co.uk)

# Members Information

## Paypoint Service Ended - 31 October 2017

REMEMBER – 31 October was the last date in which you could pay into your credit union account using your PayPoint card – any payments made after this date will not reach your CU account. You can still pay into your credit union account in the following ways;

- 1) **Standing order from your bank account.**
- 2) **Debit Card in the office, online 24/7 or via telephone.**
- 3) **Payroll deduction – from one of our partner employers**
- 4) **Cash or cheque within the credit union office.**



Password Protection

## Protect Your Account

We will soon be contacting all members via email (if we hold one on file for you) to ask you to set up a SECURITY PASSWORD for your Credit Union account. We are making this small improvement to our service in order to add an extra level of protection for you and your details.

## Loan Applications

At East Kilbride Credit Union we aim to give a same day decision on our loan applications where possible. However, all loan applications are reviewed on an individual basis and on occasion this may require us asking for further information. Please note therefore that loan applications can take up to a maximum of 7 working days, from the date all information is handed in, for a decision to be made.



## Proof of I.D.

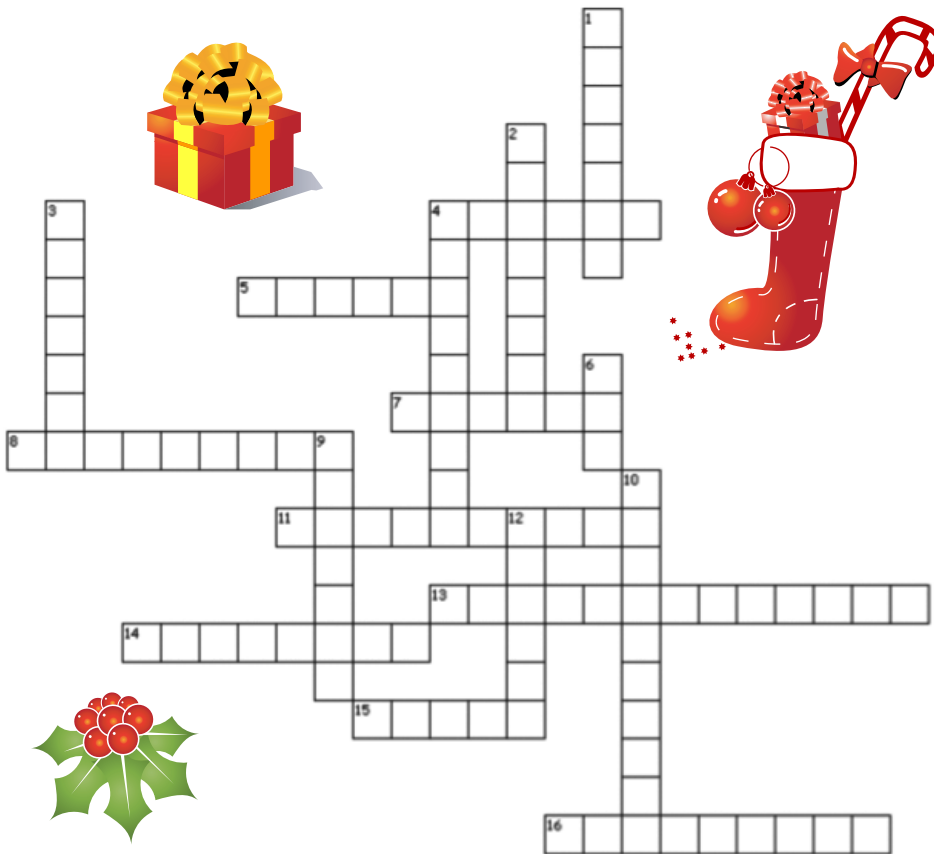
When visiting the office to make a share withdrawal, loan application or to make any changes to your account you will always be asked to provide identification. This is to protect you and your account. Please ensure when visiting the office to always bring I.D. with you as this will make for a quicker visit and avoid delays.



## Online Payments

Did you know that you can pay in to your account online? All you have to do is register for online access and you can make payments at a time and place convenient to you. Visit [www.ekcreditunion.co.uk](http://www.ekcreditunion.co.uk) and click Register for a PIN.

# Christmas Fun



## Across

4. Santa's transport
5. Santa's catchphrase
7. Shiny decoration for the tree
8. Roasted on an open fire
11. Christmas Plant
13. Decorated with baubles
14. A Tunnock's favourite
15. Friend of Ivy
16. You may be kissed under this

## Down

1. Bah Humbug
2. We open these on Christmas Day
3. Has a shiny red nose
4. You hang them by the chimney
6. Santa's Little Helper
9. Often wears a carrot as a nose
10. Busy man on Christmas Eve
12. Mmmmm Christmas Dinner

## NUMBER BLOCK

Try to fill in the missing numbers.

The missing numbers are integers between 0 and 9.  
 The numbers in each row add up to totals to the right.  
 The numbers in each column add up to the totals along the bottom.  
 The diagonal lines also add up the totals to the right.

				22
7			8	28
		5		24
1	4			13
		1		19
22	24	13	25	24

Colour me in!!



## CHRISTMAS COMPETITION!!

Would you like to be in with the chance of winning a **Christmas Chocolate Bouquet** and a **£50 Gift Card**?

To be in with a chance of winning, please visit our **Facebook page** for further details.

Alternatively you can call into the office before **18 December** to submit your entry.

All new members for the month of **December** will automatically be added to our draw.

# EK Foodbank

This year we are taking part in EK Community Foodbank's reverse Advent Calendar. Instead of taking something out, we are putting something in and will be making up Advent Boxes full of items to donate to the local food bank. There is a box available in the office and all donations are welcome. Spread the spirit of Christmas and help those less fortunate than ourselves.



## CHRISTMAS HOURS

Monday 18 December	13:00 – 16:00
Tuesday 19 December	10:00 – 16:00
Wednesday 20 December	10:00 – 16:00
Thursday 21 December	10:00 – 16:00
Friday 22 December	10:00 – 16:00
Saturday 23 December	10:00 – 12:00
Monday 25 December	CLOSED
Tuesday 26 December	CLOSED
Wednesday 27 December	10:00 - 16:00
Thursday 28 December	10:00 - 16:00
Friday 29 December	10:00 – 15:00
Saturday 30 December	CLOSED
Monday 1 January	CLOSED
Tuesday 2 January	CLOSED

