



EKCU IN YOUR WORKPLACE

East Kilbride CU is delighted to be part of a group of Scottish credit unions working in partnership with the Carnegie UK Trust to increase payroll deduction among employers. This month Graeme Mullin joined our team on a two-year contract and will be visiting employers in the area encouraging them to look after the financial wellbeing of their employees.

Recent research suggests that 1 in 10 employees is struggling financially and it can benefit both staff and employer if they can work together to alleviate this stress. Sometimes having a few pounds in a CU savings account can help pay for a holiday or deal with an emergency.

If you think you or your work colleagues would benefit from a **Payroll Deduction Scheme** at your place of work, please call us on **01355 224771** and we'll do the rest.



SUMMER LOAN SALE SUCCESS

The staff team and Board of Directors worked together to offer members a Summer Loan Sale. Members who signed up for new borrowing of £2000 to £4999 during the months of May and June were given a reduced interest rate. This proved a huge success and we were able to lend an additional £166,950.00 during this period. Keep an eye out for future offers!

FRESHERS WEEK



We are delighted to announce that we will be attending Freshers Week for South Lanarkshire College. This is a great opportunity for us to be out promoting the credit union and in previous years has always been a success. We will be on hand to give out information, answer any questions and sign up new members. Pop along and see us and even have a selfie in our Instagram Photo Frame! Check out some of our pictures from previous years.

Useful Information

We always like to help our members and keep you updated on how your account works.

This page is full of information on different areas of your account. If you are ever unsure of anything please do not hesitate to call us or pop in to the office. We are always happy to answer any questions.



BACS Payments

All payments over £500 will be paid via BACS transfer to your chosen bank account. This is a faster and more secure way of processing your money.

Same Day Payments

We can pay money into your account on the **same working day**, if requested before 15:30, for a fee of £3 which is taken from your Credit Union Account. This is not an instant payment and can take until 17:00 to reach your bank account.

Loan Applications

You do not need to clear your existing loan before applying for another. However, we do require that you leave at least 12 weeks between applications. Our loan decisions are based on affordability to repay and we may ask you to provide proof of your household income and expenditure to help us reach our decision.

Online Account Access

All of our members can apply to access their account online. It's quick and easy to do and allows you to have access to your account 24/7. Simply go to our website www.ekcreditunion.co.uk and select Register for a PIN at the top right hand corner. You will need to have your membership number to hand. Remember to keep your PIN and Password safe as you will need these the next time you log in.

Membership Fee

The annual membership fee is deducted from all member accounts on the 30th September each year. Please ensure you have sufficient funds in your account before this date. This will appear on your statement as AMF and is £6.00.

Loan Repayments

It is your responsibility to ensure your loan repayments are made on time, and for the correct amount. This includes checking and making adjustments to your Standing Order where necessary. If you need to change the frequency in which you pay i.e. weekly to monthly then please contact us. Late payments could incur higher interest costs.

Standing Orders

You can pay in to your credit union account via Standing Order. The payments can all go to savings or be split between your loan and savings – just let us know and we'll be sure to allocate it correctly.

To set up a Standing Order ask us for a blank mandate or you can set it up yourself online or in the bank. All we ask is you please use your **Membership Number** as the reference. Otherwise your payments may go in to our suspense account. Your membership number is unique to you and allows us to ensure your deposits are allocated correctly.

If at any time you wish to cancel or amend your Standing Order just notify your bank to ensure they make the change on time.

Member I.D.

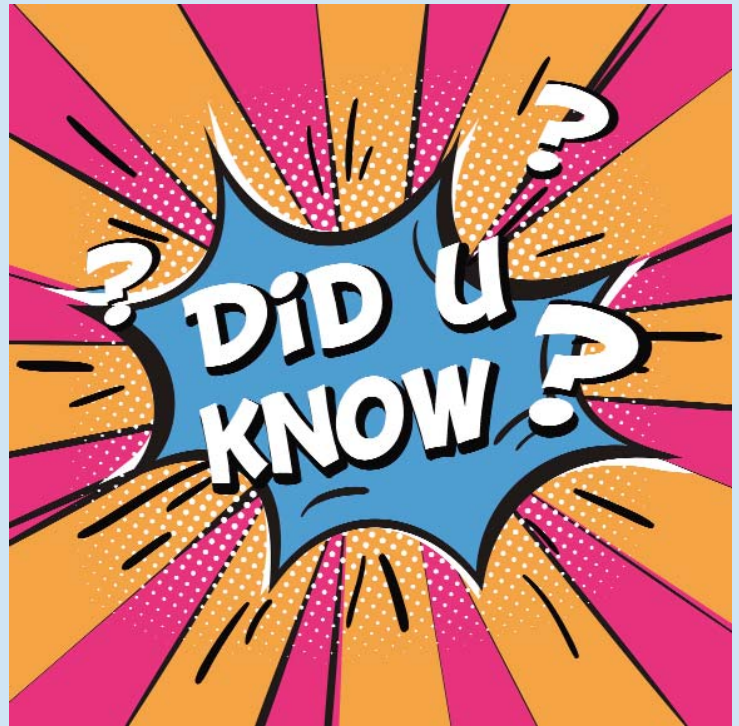
When you visit the office please bring a valid form of identification. You will be asked to provide this each time you make a share withdrawal from your account. This is to protect both us and you. Please ensure you bring relevant I.D. each time you visit the office.

We will accept a photographic driving licence or passport, an official council issued travel pass or work pass. We will also accept two forms of address ID, such as a bank statement or utility bill dated within the last three months.

Members Information

QUARTERLY STATS

- **£1,238,244.82** In savings were deposited between 1st April and 30th June 2018
- **£1,212,993.98** Was paid out as Share Withdrawals between 1st April and 30th June 2018
- **£1,105,427** Was paid out in Loans between 1st April and 30th June 2018
- The number of loans granted during this period was **696**
- The most common purpose for a loan during this time has been **Holiday**
- We have **6266** Active members
- We have **779** Active junior members



Easter Competition Winner

Well Done to Lee Robinson who was the lucky winner of our Easter Competition. Lee won a Chocolate Bouquet just in time for the Easter Bunny arriving. Thank you to Annemarie who kindly collected the prize on Lee's behalf. I am sure the kids loved their extra Easter Surprises!

As usual we received a huge number of entries to our competition.

All winners are selected at random so keep on entering and next time it could be YOU!!



JUST FOR FUN

Summer Fun

R	S	Q	L	I	S	S	O	Q	M	B	H	T	A	U	AEROPLANE
P	E	O	R	U	C	Y	U	N	E	Z	O	L	S	C	BARBEQUE
R	O	I	M	F	E	E	T	A	J	N	L	I	I	U	BEACH
P	D	M	A	T	E	K	C	U	B	E	I	X	P	K	BEACHBALL
I	E	H	X	Z	B	H	D	R	U	O	D	B	C	L	BUCKET
R	R	S	C	U	B	Z	X	Q	E	D	A	D	A	R	HOLIDAY
T	G	U	Q	A	A	M	E	S	A	A	Y	C	Y	I	ICECREAM
I	D	N	L	X	E	B	E	G	P	G	M	Z	T	E	ICELOLLY
U	Z	L	M	L	R	B	J	N	U	L	S	P	F	D	POOL
S	D	O	X	A	H	N	J	B	I	L	O	B	U	A	SEA
M	E	U	B	Q	X	F	H	L	L	H	C	O	I	P	SPADE
I	E	N	I	C	E	L	O	L	L	Y	S	E	S	S	SUMMER
W	U	G	E	N	A	L	P	O	R	E	A	N	B	W	SUNLOUNGER
S	P	E	I	F	F	H	K	W	W	V	R	O	U	O	SUNSHINE
A	P	R	M	T	M	D	S	E	A	L	P	A	R	S	

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.

						20
5	4		2	2		17
0	3	8		5		22
8		7		2	2	27
2	1		3	9	0	17
	0	7	2		5	26
6	6	5	0		1	21
25	15	33	16	29	12	27

