



THANK YOU FOR CHOOSING EAST KILBRIDE CREDIT UNION - £4.5 MILLION OUT ON LOAN!!

Did you know that EK Credit Union has loaned £4.5 million to its loyal members to help them pay for important items such as holidays, cars, weddings and home improvements? This year alone, £3 million has been granted and we are delighted to be your lender of choice.

We often get asked, "What makes us different from banks and payday lenders?" Well, we are a local, not-for-profit organisation run by members and exist only to serve those members. We offer savings and loans with a fantastic range of interest rates and repayments to suit you. We put the financial well-being of our members first and will always lend responsibly.

Visit our website www.ekcreditunion.co.uk for more information about loans or come to our office and speak to a member of our friendly team.



Jeans for Genes Day

On Thursday 20th September, the staff here at EKCUCU showed our support for the charity Jeans for Genes by wearing our best denims to work and we invited our members to join in!

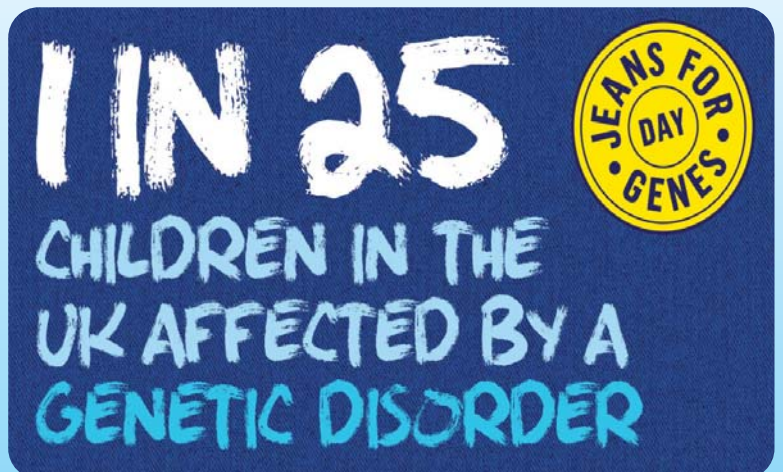
Jeans for Genes is a UK based charity that raises funds to support children affected by genetic disorders.

We managed to raise £100 with your help!

Thank you to everyone who donated!

For more information about the charity please visit their website:

<https://www.jeansforgenesday.org>



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.



HELPFUL LOAN APPLICATION CHECKLIST

- Valid Photographic ID- Passport, driving license, concessionary travel card (We need to know you are you!).
- Valid Address ID (Bank statement or utility bill dated within the last 3 months).
- Your most recent 3 months bank statements (May or may not be required, but handy to have!).
- Reading glasses (There is a bit of reading and signing required if your loan is approved!).
- Knowledge of your monthly income and expenditure including your partner's if living at the same address (makes the process speedier!)
- Bank Sort Code and Account Number (If loan is successful it is likely to be paid out via BACS transfer).

Please note that no loans are guaranteed but these tips will help the loan application process run more smoothly!

Remain Active

In order to remain an active member of East Kilbride Credit Union you need to make at least one transaction within the last 12 months. To keep accounts safe we sometimes have to make unused accounts dormant. Prior to any account being made dormant we will write to you informing you that you need to make a transaction and give you a reasonable timescale to do so. When your account becomes dormant you will no longer be covered by our free Loan Protection and Life Savings benefits so make sure you make a deposit or withdrawal to keep these benefits active.

INTERVIEW TIMES

Staff will take members in interview rooms for loans, loan pick-ups and to join (if the membership application form is complete) Monday-Friday up to 3.30pm and 11.30am on Saturday mornings. If you know you are conducting business in the credit union please make sure you arrive in plenty of time to ensure you are seen.

ANNUAL MEMBERSHIP FEE

All adult members of the Credit Union pay an annual membership fee (AMF). This fee is collected on or around the 30th September each year and is taken from your savings. The fee to be collected is £6.00. This covers all of the admin costs associated with running your account and at less than 2p per day is good value for money.

Members Information

FRESHERS WEEK

We were pleased to attend Freshers Week at South Lanarkshire College again this year! We engaged with hundreds of students, members of the faculty and other companies! The freebies went down a treat as always. Hopefully it will be the start of many fruitful relationships!



SUMMER COMPETITION WINNER



Congratulations to the winner of our Summer Facebook competition Yasmin Bakhait, who won 100 Euros!

Keep an eye out for our next Facebook competition! 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!!

OUTSTANDING ACHIEVEMENT AWARD



Congratulations to our colleague Lori who received the most recent Outstanding Achievement Award. The staff and the Board of Directors would like to thank Lori for all her hard work! She certainly deserved it as she always goes above and beyond!

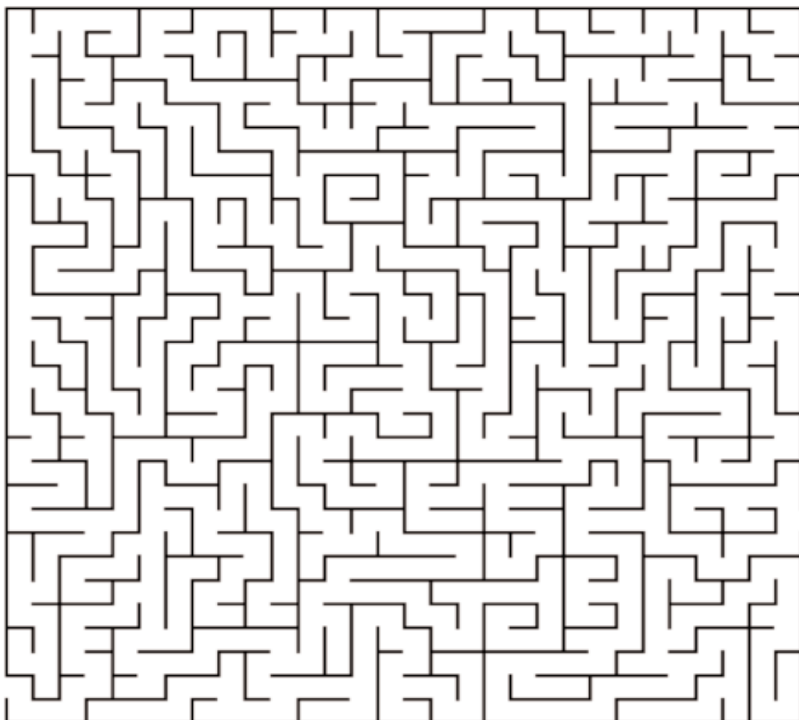
JUST FOR FUN

Rake through this search for Autumnal words

D K S Y F H T A C H X E Y N Y
 A H P T C L U A A O R A N I Y
 R I O G O T A L O I L I Z K E
 K R J T U O L N F C A D G P Q
 N S E M C O B N N R N H L M L
 I G N V W H O H W E D I E U L
 G P T E I B O K X U L O A P A
 H X E C O S Y C E X R L V R F
 T N B A L E D C O N G D E U L
 S P E R G G I F X L O M S N U
 R E P M U J Z N Z D A V J J H
 T R I C K O R T R E A T O W B
 R E B M E T P E S T Z N E N O
 D K D G Y S S C A R V E S D M
 N G A O L G W Q N M H N O L I

AUTUMN
 BONFIRE
 BOOTS
 COLD
 COSY
 DARK NIGHTS
 FALL
 FLANNEL
 HALLOWEEN
 HOT CHOCOLATE
 JUMPER
 LEAVES
 PUMPKIN
 RAIN
 RAINCOAT
 SCARVES
 SEPTEMBER
 TRICK OR TREAT

COMPLETE THE MAZE!



Colour me in...

Autumn

