

Payroll Saving Scheme



www.ekcreditunion.co.uk

Next Steps

Speak to your payroll
or HR department about
joining the scheme
OR
contact us directly



01355 224771
info@ekcreditunion.co.uk
www.ekcreditunion.co.uk

43 Brouster Hill
East Kilbride G74 1AG

Why East Kilbride Credit Union?

- We offer an ethical, sustainable and alternative way to look after your savings
- It's easy to join and a convenient way to save and repay loans
- You can save as little or as much as you like
- Eligible savings are protected by the Financial Services Compensation Scheme (FSCS)
- We provide free life savings and loan protection insurance
- We foster a responsible attitude towards saving and credit



"I joined East Kilbride Credit Union and my employer's Payroll Saving Scheme in 1995. It gives me flexibility to save at my own pace, and peace of mind that my money is secure. I'm also proud that by depositing my savings with EKCUCU I'm ultimately helping other members of the community."

Stuart Bell
South Lanarkshire Council Employee
July 2018

Save, borrow, plan for tomorrow

Whether you're putting money aside for a new car, a holiday, or to cover the expense of Christmas, East Kilbride Credit Union's Payroll Saving Scheme gives you an alternative method of saving to that offered by your bank.

Why save with EKCUCU?

We've been in business since 1982 and are owned, managed and operated by our members. We're a not-for-profit financial co-operative promoting regular saving, affordable loans, and free life savings and loan protection insurance to members.

Joining our Payroll Saving Scheme gives you access to a community business that works for the benefit of the people in your local area and place of work.

Surplus profits of the credit union are returned to our members in the form of a dividend at the end of the financial year, not private investors like other financial institutions.

Accessing your account

Once your account is open you'll be able to manage it online or by visiting our East Kilbride office.

Loans at attractive rates

We also offer loans at very attractive rates and can give you a quick decision on smaller loan amounts. Our lending principle is a simple one - the more you save, the more you can apply to borrow.

Three simple steps to joining and saving

1. Complete a joining form – we'll make these available to your employer or you can join online at: www.ekcreditunion.co.uk
2. Provide two forms of ID:
 - a: One photographic - passport, driving licence, work or travel pass
 - b: One recent proof of address – bank statement, utility bill or DWP benefit award letter
3. Decide how much you want to save every month, then complete the Payroll Saving Scheme mandate and return it to your employer – you can open your account with as little as £10.00

Get in touch



Phone: 01355 224771
info@ekcreditunion.co.uk
www.ekcreditunion.co.uk