

JUST FOR FUN

Colour me in...



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.

										37
1	7	1			2	1	0		8	33
6	1		0	1	8	9		7	3	43
8	1	5	1	2	9	9	6		2	47
9	5	1	7	2	3		6	7	5	47
1		5	0	4	0	0	4	3	6	31
4	0	9	2	3	4	4	3	8	4	41
	6	7	6	1	8	9	7	1	2	49
2	1	0	4	2	5	6	1	7	4	32
8	1	6	0	0	0	8	7	3	2	35
4	1	9	2	2		4	6	4	2	42
45	31	43	28	24	47	52	48	44	38	37

WORD SEARCH

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

Colour me in...



MEMBER CONNECTIONS



Issue 14 July 2019



43 Brouster Hill, East Kilbride, Glasgow G74 1AG. Tel: 01355 224 771

EAST KILBRIDE FOOTBALL CLUB PARTNERSHIP



East Kilbride Credit Union is delighted to continue its support of East Kilbride Football Club, by signing up to be the player sponsor of Darren O'Dea for the 2019/20 season, as well as renewing advertising at K-Park.

After partnering with the club for the last three seasons, EKCUC were quick off the mark to get behind EKFC's highest-profile summer signing, by sponsoring the ex-Celtic star for the season ahead. O'Dea, who now lives in East Kilbride area, joins the Kilby from Dundee after a glittering career which saw spells at Celtic, Leeds and Ipswich Town, with the defender also gaining 20 international caps for the Republic of Ireland.

A spokesman for East Kilbride FC commented, "Having the support and backing of East Kilbride Credit Union is fantastic, and they are now in their fourth season of partnership with the club. Relationships with well known and respected local businesses are vital to the success of the team, and we really appreciate all the continued support from the credit union"



EKCU NEEDS YOU!

What do you use your credit union for?

Scottish credit unions will meet in Glasgow soon to look at how their businesses are performing. Increased regulation and stagnant loan books mean that credit unions have to adapt to the demands of members and try to offer the best service they can within a limited marketing budget.

We will be introducing our App shortly as part of a programme of online services but what should not be forgotten is that credit unions need members to borrow.

Across the UK, only 30% of credit union members are borrowers, the rest simply save. Research shows that these members still use loans, overdrafts and credit cards for many of life's purchases so what credit unions need to do is make their loan products simple to access and easy to afford.

With loans from as little as £500.00 and rates starting from 4% APR with affordable repayment terms, there is no better time to secure your next loan from East Kilbride Credit Union. Apply online or in person at our office at 43 Brouster Hill, near the Fire Station, and you can be sure of a great deal and first-class customer service.



Join online at www.ekcreditunion.co.uk

Members Information



OPENING HOURS

As you may already know we changed our opening hours from Monday 3rd June. The office is open to the public as follows:

- Monday to Friday 12:00 to 16:00
- Saturday 10:00 to 12:00

With 75% of our valued members choosing our online services we have decided to change the times our office will be open to the public. Our friendly and experienced staff will still be here Monday to Friday 09:00 to 17:00 to answer all your calls on 01355 224771.

If you want to register for a PIN for full online access please visit:
https://www.securecuserver.co.uk/~eastkilbride/members/frm_pin_request.php

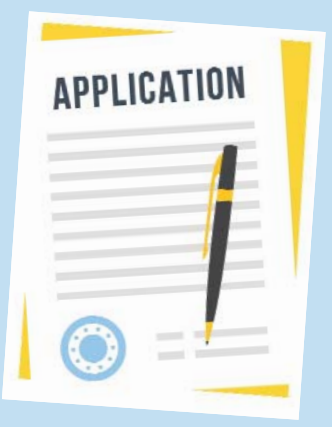
SAME DAY PAYMENTS

If you request a same day payment, please note that this is not an instant payment. The funds will clear in your bank account by close of business on the same working day.

LOAN APPLICATIONS

When you are considering a loan application you will need to look out:

- Bank Statements and wage slips
- Bank statements and audited accounts if you are self-employed – or a letter from your tax adviser
- Social security benefit award letters if you receive them



Please note that whilst we try to approve loan applications as quickly as possible, they can take up to 7 days from the date that all information is received.

DATES FOR YOUR DIARY

Our office will be closed on the following dates to allow staff training:

- Wednesday 24th July 2019
- Wednesday 28th August 2019

We apologise for any inconvenience this may cause; however, staff training is essential to allow us to plan for the future and provide the best service to our members.



Are your details up-to-date? Email us at info@ekcreditunion.co.uk Or call us on 01355 224771 to make any changes.

EVENTS & COMPETITIONS

YOUR STORY MATTERS

Our "Your Story Matters" competition was a huge success and it was wonderful to read all the comments/stories sent in by members. The lucky winner of our competition was Lindsay Rodger

Our "Best Experience of East Kilbride Credit Union"

Our story starts with the remarkable man who is my father Thomas Coffey; a very intelligent, friendly and sociable man who had a joke and a kindly smile for everyone he met. Sadly, my wonderful father with diagnosed with dementia in March last year but still paid weekly visits to the East Kilbride Credit Union branch where, despite his difficulty communicating his needs, he was treated with respect and absolute professionalism.

I was unaware of how special the service he received at your branch was until he passed away in late October last year when our family had the task of going through his affairs and put things in order; which was very difficult as he was a very proud man when it came to his financial undertakings.

Over the weeks following Dad's passing, my Mother, twin Brother and I met with many financial service providers who Dad had accounts with and on our long list was to visit our local Credit Union.

I remember that day vividly as we had had three various appointments prior to our visit, and we felt emotionally drained. Upon arrival we received a warm and smiley welcome from Louise Smith and were then shown into a comfortable office where we met Stephen Fyfe. Stephen listened empathetically to our story and demonstrated exemplary people skills when dealing with my father's affairs, bearing in mind this was merely a week or so since his passing and we were still feeling very raw and emotional. Stephen offered us his specialised advice and went over and above his call of duty to ensure our questions were answered and immediately put us at ease with his exceptionally professional yet empathetic manner. Stephen made a difficult conversation feel natural for us and we were able to put our complete trust in his advice and despite the difficult circumstances, we had a lovely experience with him over the course of two appointments.

On behalf of my mother, Janet Coffey and I, I would like to thank Stephen and the team for supporting us through a very difficult time and we would have no hesitation in recommending Stephen and team at East Kilbride Credit Union as highly acclaimed organisation who keep local people at the heart of their services.



COMPETITION WINNERS

Congratulations to the winner of our Easter Facebook competition **Chris Hendry** who won a yummy chocolate bouquet!
Congratulations to the winner of our Loan Prizedraw Competition **David McDonald** who won **£150 cash!**

Keep an eye out for our next Facebook competition and next time **IT COULD BE YOU!!**

