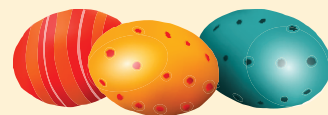


JUST FOR FUN

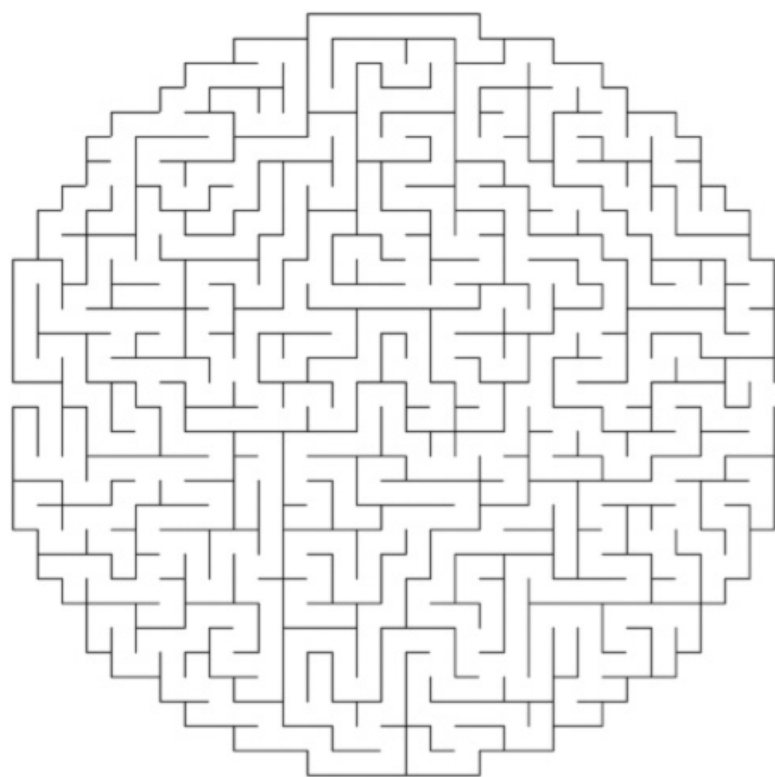
Find all the Easter Words!



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

Egg
Easter
Bunny
Chocolate
Basket
Chick
Spring
Hunt
Hop
Bonnet
Daffodil
Lamb
April

Easter Hunt



Colour me in...



MEMBER CONNECTIONS



East Kilbride
CREDIT UNION

Issue 13 April 2019



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

ANNUAL GENERAL MEETING

The Credit Union held a very successful 37th Annual General Meeting on 27 February 2019. Members heard reports from the Treasurer and the Auditor about how the business had performed over the past year. Our Auditors, Nelson Gilmour Smith, were happy to sign off the accounts and the membership at the meeting approved the Board's proposed dividend at 0.25%.

Over the past ten years East Kilbride Credit Union has loaned out over £35 million to its members and we are pleased to see membership growing every year. If every one of our 6,200 members tried to recruit just one friend or family member then think of what we could achieve together for the people of East Kilbride and the surrounding areas.

Here's to a very successful 2019.



RESOURCE TELECOM

East Kilbride Credit Union is delighted to welcome on board our latest Payroll Saving partner, with local business Resource Telecom joining up.

The scheme which allows employees to save directly from their salary into their East Kilbride Credit Union Account was set up with Resource Telecom in February, with several employees already joining and taking advantage.

Any other local businesses who wish further details on joining the scheme can contact our Employer Engagement Officer, **Graeme Mullin** on:

0776 220 2053, or by email at

Graeme.mullin@ekcreditunion.co.uk

Resourcetelecomgroup

COMING SOON!



The staff are working hard behind the scenes to bring you our first mobile app! Keep an eye on our social media sites and in the office for further details over the next few months.



East Kilbride
CREDIT UNION

Join online at www.ekcreditunion.co.uk

Members Information

RECENT CHANGES TO OUR LOAN CONDITIONS AND GUIDELINES

As a responsible lender, East Kilbride Credit Union is required in law to ensure that we do not put our members into financial difficulty when they take out loans. We need to check affordability and in order to do that we need to ask for proof of income and expenditure in all non-secure 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

If you apply online, you can upload your documents at the time of application. If you do not have these to hand you can email them later as a PDF to info@ekcreditunion.co.uk

If you call into the office, you should try and bring all relevant evidence with you. Alternatively, you can post it or hand it in later. It may be possible if you need access to the internet, we can do it in the office for you.

We will try to clear applications within seven days of receiving all the supporting evidence. It's not always possible to guarantee same-day decisions but where we can safely do this, we will try.

LOAN REPAYMENTS

All loan repayments should be made on or before your payment due date.

Loan repayments can be made in a number of ways:

- **By Standing Order** from your bank account to our bank account – you can contact the office at any time and a member of staff will be happy to provide you with our bank details
- **By Debit Card** – making a call to our office on **01355 224771** with your full card details
- **Online** – if you have registered for our members' area you can make a debit card payment online by logging into the members' area.
- **By cash** – come in to the office and make a cash payment towards your loan
- **By cheque** – cheques must be made payable to East Kilbride Credit Union or the members full name

For all payments made please **ensure you quote your member number** in the reference field.

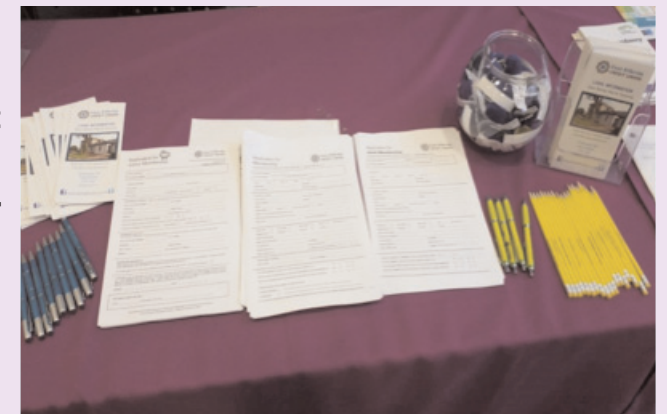
It is important to keep your account up to date and make your repayments on time. Failure to do so could result in your account going in to arrears.

If you are having difficulty meeting your loan repayments, please let us know as soon as possible.

EVENTS & COMPETITIONS

Re-freshers week

We were pleased to attend Re-Freshers Week at South Lanarkshire College in January! We engaged with lots of students who started their courses after Christmas as well as 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!



COMPETITION WINNERS

Congratulations to the winner of our Christmas Facebook competition Janet McKay who won a yummy chocolate bouquet and a £50 shopping voucher!

Congratulations to the winner of our Valentine's Day Competition Amanda McMahon who won a romantic overnight stay for two in the Grand Central Hotel!

Keep an eye out for our next Facebook competition!

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

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



WIN £50 CASH



Would you like to be entered into a prize draw to win £50 cash? All you have to do is tell us your best experience of East Kilbride Credit Union. The draw will take place on Friday 3rd May.

QUICK STATS!

Since 1 October 2018 ...

- **£2,508,219** in savings deposits
- **£2,121,190** paid out in share withdrawals
- **£1,525,961** was paid out in loans
- We currently have **6354** members
- We currently have **855** junior members