

EAST KILBRIDE CREDIT UNION

www.ekcreditunion.co.uk



NICE TO SEE YOU AGAIN!

Welcome back to all of our members, old and new! It has been a while since our last newsletter and we are looking forward to updating you with what has been going on in your local credit union and to keep you up to date with any new changes!

OPEN DAY HOORAY!

Do you know someone who wants to join the EKCUC and has never gotten round to it? Invite them to our open day on **Saturday 21 May from 9am to 1pm!** They can visit our stall at the Fire Station or pop in to see us at our public counter. All new members who join that day will be entered in a prize draw to win a fantastic hamper! It will be a fun filled day with opportunities to speak to our staff, grab some goodies and start a prosperous relationship with our credit union. Even if you are an existing member we will be happy to see you!



WHAT'S NEW? WHAT'S NEW? WHAT'S NEW?

As a growing business, we must make adjustments and changes along the way to make sure we deliver the best services to our members. Here are a few changes that we have put in place since the pandemic-

Appointments- These can be made by calling our office or visiting our public counter.

Telephone share withdrawals- You can now phone us to request a share withdrawal from your account. As long as you provide the correct security information and we have the correct bank details, we can authorise a share withdrawal over the phone.

Free same day share withdrawals- If requested before 3.15pm your money will be in your bank before 5pm the same day free of charge.

BOARD OF DIRECTORS

As you know, EKCUC would not exist without our Directors. Unfortunately, we have said goodbye to some of our long time serving board members- Stephen Sheriff, Archie Buchanan, Charles McLeish and Gerry Docherty. Sadly, Gerry passed away in August 2021.

In turn, we have gained new volunteers to take on the challenges of supervising our credit union and we are excited to see the fresh ideas they bring to the table.

SALE! SALE! SALE!

We are having a Summer Loan Sale!

- Valid between 21 May and 30 August
- Borrow twice your shares at a reduced rate
- Loans between £1000-£5000
- Loan term between 12-36 months
- Repaid via Standing Order only
- New loans only, not valid on top ups

Terms and conditions apply, a credit score may be carried out and proof of income and expenditure will be required.

NEW LOAN ALERT!

Are you looking to start driving lessons? Want to but just can't afford it? Well, let us help- we have a new driving lesson loan! Borrow up to £1400 over 18 months. The funds stay within your credit union account and are paid directly to your instructor in blocks, as and when required. Terms and conditions apply. Phone us or pop into our office for more information.



DESTINATION EKCUC!

We are excited to announce that we have joined the Destination East Kilbride app! This free to download directory app showcases businesses and services in East Kilbride and surrounding areas. Categories include; Accommodation, Activities & Sports, Beauty & Wellness, Food & Drink, Services, Estate Agents, Professional Services, Trades, Travel, Vehicles, Shopping & Gifts and Tourist Attractions. We hope by joining this app we will grow our membership and put EKCUC on the map!

CROSSHOUSE PRIMARY SCHOOL VISIT

We recently visited the pupils of Crosshouse Primary School during their financial awareness week and taught them all about the importance of saving for their future! The pupils had lots of questions and loved receiving their very own EKCUC piggy bank. Remember, we offer junior savings accounts from birth to 18 years old.

THINGS TO REMEMBER!

- SHARE WITHDRAWALS REQUESTED BEFORE 3.15PM WILL BE IN YOUR CHOSEN BANK ACCOUNT BY 5PM THE SAME DAY. REQUESTS MADE AFTER THIS TIME WILL BE IN YOUR ACCOUNT BY 5PM THE NEXT WORKING DAY.
- PLEASE PROVIDE YOUR MEMBER NUMBER/SURNAME ON ALL CORRESPONDENCE SENT TO US TO AVOID A DELAYED RESPONSE.
- LOAN APPLICATION DECISIONS CAN TAKE UP TO 7 WORKING DAYS FROM WHEN WE RECEIVE ALL REQUIRED INFORMATION.
- FREQUENTLY CHECK YOUR EKCUC BALANCE AND GET IN TOUCH WITH US IF SOMETHING IS NOT RIGHT.
- ENSURE YOUR MEMBERSHIP NUMBER AND SURNAME IS USED AS YOUR STANDING ORDER REFERENCE.

Do not forget

COMPETITION! COMPETITION! COMPETITION!

We are giving one lucky member the chance to win a £50 B & M voucher to help revamp their home! You will automatically be entered into the competition when you successfully apply for a Household or Home Improvement loan by Thursday 28 July. We will contact the winner on Friday 29 July.
Good Luck!



WE WANT YOUR FEEDBACK



As a valued member of East Kilbride Credit Union we would like to invite you to leave us a review on our Trustpilot.
<https://www.trustpilot.com/review/www.ekcreditunion.co.uk>

These reviews play an important role in helping us make future decisions. We take into account all comments received and will work with the Board of Directors to ensure that we will keep improving services to members.

MEMBER REVIEWS!

"EK Credit Union is a wonderful way to save. It's easy to set up a monthly amount and whenever you require to lift any of your savings it is a very easy process. All of the staff at the EK Credit Union are so helpful and supportive."

"I have been a member for a number of years, during that time I have been able to obtain various loans for holidays etc, the staff have always been helpful at these times, I am now in my seventies and is good to know I have the strength and security of my Credit Union when required."

CONTACT US!

Our public counter is open Wednesday to Friday 10:00 to 14:00.

Our telephone service is open Monday to Friday 09:00 to 17:00.

You can also email us info@ekcreditunion.co.uk or message us through our website www.ekcreditunion.co.uk.

Our building is located at-
East Kilbride Credit Union
43 Brouster Hill
East Kilbride
G74 1AG

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

Find the following words in the puzzle.
Words are hidden → ↓ and ↘.

BORROW
CASH
CHEQUE
COMMUNITY
CREDITUNION
DEPOSIT
DIVIDEND

ECONOMICAL
INTEREST
LOANPROTECTION
LOANS
LOCAL
MEMBER
NONPROFIT

PIGGYBANK
PLAN
SAFE
SAVINGS
SHARES
WITHDRAWAL

REGISTER YOUR ACCOUNT ONLINE

Have you registered your account for online access? Visit our website, click Register for Online Access, create a unique PIN, log in password and share withdrawal password. Once your details have been approved, you can access your account and apply for loans, share withdrawals, deposit money and check your balances.