

# MEMBER CONNECTIONS NEWSLETTER

## INCLUDED IN THIS ISSUE

- Valentines competition
- Primary school visits
- Christmas savers account
- Payroll deduction
- Christmas loan success story
- what we're watching
- Office Chat
- New team members
- Social corner
- EKC Credit Union App
- EKC Credit Union social media
- Borrow from us
- Donations to local food banks
- Easter egg appeal

**Public Counter**  
**Wed – Fri: 10:00 – 14:00**

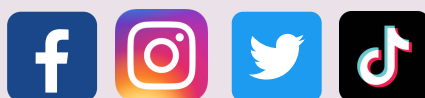
**Telephone Service**  
**Mon – Fri: 09:00 – 17:00**

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

## HAPPY FEBRUARY

We hope everyone is having a great month so far. We recently ran a Valentines competition on our social media and would like to congratulate our most recent winner – Yvonne Wilson!

Yvonne was lucky enough to win our cinema hamper for 2. Ensure to follow us on all our social pages to be in with a chance to win our next competition!



## PRIMARY SCHOOL VISITS

We have been asked recently to make some visits to local Primary schools' that are keen to start a credit union collection for the pupils. We visited Long Calderwood Primary last year and more recently Our Lady of Lourdes. We will be working along side the pupils to help them set up a collection within the school to help them get into the habit of saving for the future.

Credit Unions benefits for children:

- Helps build numeracy skills.
- Shows them how to manage their money responsibly.
- They can save as little or as much as they wish.
- They can continue to save in the same account when they transfer to an adult account at the age of 18.

If anyone else is interested in a school collection, please contact [info@ekcreditunion.co.uk](mailto:info@ekcreditunion.co.uk) in the first instance.



## CHRISTMAS SAVERS CLUB

Would you like to enjoy Christmas without the worry of the cost? Join our Christmas Savings club today to help you spread the cost across the year. This account is open to all members' aged 18 or over. save as little as £10.00 per moth, join at any time throughout the year and access your funds from 1 November to start your Christmas shopping.

## WELCOME NEW TEAM MEMBERS

We welcomed two new team members last year, Sophie who joined the admin team and Priya who joined our credit control team. Both have settled in nicely and we're sure you will get to know them shortly around the office or via the telephone.

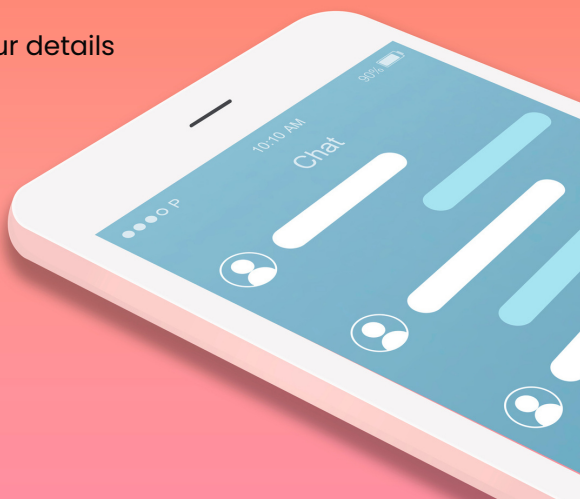
## DO YOU HAVE OUR APP?

Have you downloaded our APP yet to manage your account on your mobile phone or tablet? You can download by searching 'East Kilbride Credit Union' on the APP store or google play store.

You will need to register online via our desktop site, if you haven't already, where you will choose your own PIN and password. Once approved you can use your PIN and password to login to your account via our APP.

On the APP you can:

- view your balances
- view your transactions
- apply for a share withdrawal
- apply for a loan
- update some of your details



## CHRISTMAS LOAN SUCCESS

We launched our Christmas loan last year, offering members £500.00 to be repaid over 11 months at £50.00 per month. Once repaid, members' will qualify for a further Christmas loan later this year.

One member who signed up for a Christmas loan said 'I had recently changed employment and the EKCUC Christmas loan helped me to manage the expense of Christmas and buy gifts for my daughter, without any stress and with easy affordable repayments.'

We will advertise our Christmas loan again from the 1 October for any member who may be interested in this product.

## WHAT WE'VE BEEN WATCHING

- Happy Valley
- The Nest
- Mayflies
- Firefly Lane
- Ginny & Georgia
- The Masked Singer
- Dancing on Ice

## TYPICAL OFFICE CHAT

- What's for dinner?
- Air fryer recipes
- True crime stories
- Our children
- George Michael
- Marketing plans
- How to improve things for members'
- Celeb gossip
- New ideas



# SOCIAL CORNER



## VALENTINES SPECIAL

I'D LOVE TO SAY THANK YOU TO MY  
LOVELY HUSBAND, WE WILL BE  
CELEBRATING OUR FIRST VALENTINE'S  
DAY IN OUR NEW HOUSE THIS YEAR  
HIGHSPRITSHARRIS

ANDY - THANK YOU FOR ALWAYS BEING  
THERE FOR ME AND THE GIRLS - LOUISE X

TO MICHAEL POLOCKUS - I KNOW WE MISSED  
DOING THINGS 1ST TOGETHER BUT I LOVE  
THAT WE'RE DOING ALL THE REST TOGETHER  
X LOVE YOU MILLIONS SWEETHEART - MARION  
X

CONNOR - THANK YOU FOR  
ALWAYS HAVING MY BACK  
AND LOVING ME AND IVY SO  
MUCH! YOU MEAN THE WORLD  
TO ME - SOPHIE X

KEITH - THANKS FOR PUTTING UP WITH ME.  
CAN'T NOT MENTION MY PRINCESS.  
LOVE HER LOTS TOO - LINDA X

I WOULD LOVE TO TAKE MY GORGEOUS HUSBAND NORMAN  
WILSON ON A VALENTINES DATE. HE'S THE KINDEST,  
MOST SUPPORTIVE AND FUNNIEST PERSON I'VE EVER  
KNOWN, AND HE'S BEEN WORKING ESPECIALLY HARD  
RECENTLY SO A WEE TREAT WOULD BE LOVELY  
YVONNE X

I'D LOVE TO SAY THANK  
YOU TO MY SWEETHEART  
FOR MAKING ME LAUGH  
EVERYDAY  
FMGLASGOW26

I WOULD LIKE TO THANK MY AMAZING  
BOYFRIEND FOR BEING THERE FOR ME WHEN I  
WAS GETTING BULLIED IN WORK. HE CAME  
WITH ME TO MEETINGS AND WAS ALWAYS  
THERE FOR ME WHEN I NEEDED A SHOULDER  
TO CRY ON. I COULDN'T HAVE GOT THROUGH  
IT WITHOUT HIM.

HAPPY VALENTINE'S DAY TO MY HUBBY  
VICTOR FOR THE 22ND TIME! THE BOYS AND I  
LOVE YOU VERY MUCH.





## OUR SOCIAL MEDIA

We now have accounts across four social media channels. If you don't already follow us, you'll find us by following the instructions below. We regular post updates about the credit union, our products, local news, community events and competitions as well as behind the scenes glimpses of the team and credit union life. Join us now!



<https://www.facebook.com/eastkilbride.creditunion/>



<https://www.instagram.com/ekcreditunion/>



<https://twitter.com/EKCU82>



<https://www.tiktok.com/@eastkilbridecreditunion>

## EASTER EGG APPEAL

We are collecting Easter Eggs for the Kilbryde Hospice and can accept donations in the office until Thursday 23 March 2023, if any members' would like to make a donation.



## DONATIONS TO LOCAL FOOD BANKS

We are collecting donations for the EK Food Banks. If you have something you wish to donate, you will find a donation box within our front office during opening hours.

## COST OF LIVING CRISIS

We know the cost of living is affecting many people just now. If you are finding that you are struggling to maintain your loan repayments with EKCUC, please come and talk to us.

We can discuss your situation, what's changed and look into a temporary renegotiation. This can mean lower repayments, or repaying over a longer term to ensure your repayments are manageable for you, avoid your account falling into arrears and gives you a little breathing space.

**PHONE US: 01355 224771**

## THINKING ABOUT A LOAN?

Did you know credit unions continue to thrive when our members' borrow from us?

- You can borrow on the strength of your savings
- We offer fixed, affordable repayments
- We offer low interest rates on loans
- There are no hidden charges or penalties for early repayment
- You can continue to top-up your savings while repaying a loan.

**Secure loan** = borrowing the same or less than you have saved.

**Unsecured loan** = borrowing more than you have saved.

Our loans start from £500.00 and you can apply easily online via the members' area of our website or the APP. You can also make an appointment to call in and speak to a loan officer.

Secure loans are quick and easy and can be approved the same day. We just need a signature and copy of your ID and the funds can be sent straight to your bank account.

Members' looking for an unsecured loan can apply to borrow up to three times their savings balance and will be asked for their last months bank statement and wage slip as supporting evidence. We aim to give a decision as soon as possible once all supporting evidence has been provided.

East Kilbride Credit Union is a responsible lender. Terms, conditions and usual lending criteria apply. No loan is guaranteed.

