

East Kilbride Credit Union

40TH ANNIVERSARY

OCTOBER 2022 | NEWSLETTER | SPECIAL EDITION

Forty years ago a small group of EK residents decided to start a local credit union. After several meetings, a group of 26 people collected £280.00 between them, and after registration, East Kilbride Credit Union was born. From a group of residents with a dream, collecting money in old margarine tubs, to a full staff and Board of Directors in our official premises at 43 Brouster Hill, EKCUC has come a long way in 40 years! There have been many key players involved in the history of EKCUC, and while we can't name them all, we feel it's important to acknowledge some of the very first Volunteers, Directors, Contributors and Founding Members who started EKCUC; Mary McCann, Sadie Longmuir, Patrick Farrell, Sarah Farrell, Sally McEwan, Ronnie McEwan, Peter Jones, Jenny Jones, Mary McAuley, Janette Fitzpatrick, Jimmy Fitzpatrick, Mary Ferris, Moira Gordon, Lily Cochrane, and Myra McArthur. Without your vision in 1982 we wouldn't be where we are now - Thank you.



Photograph by John McQuade follow eastkilbride_in_blackandwhite on Instagram for more pictures of our town.

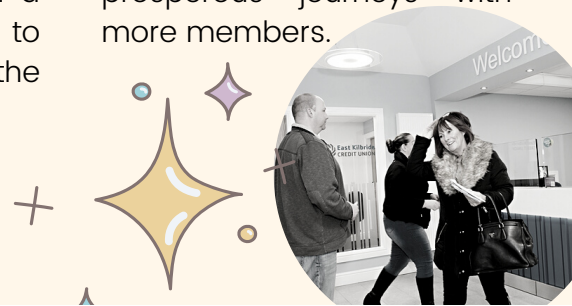
FROM PAST TO PRESENT

East Kilbride Credit Union has had a few different homes over the years. We started at the Greenhills Community Centre and the St. Vincent's huts at the school; some of our older members may remember this. We then resided in the Red Deer Centre for a while, until we moved on to our offices in the village, with a small office also running in the Greenhills Square. We finally settled down in our current building at the top of Brouster Hill, which used to belong to the Children's Panel and the old telephone exchange.

We had to keep up with the times and compete with other lenders, so inevitably we had to evolve and bring the credit union into the 21st century. Long gone are the days of keeping money in a margarine tub under a desk and hand written pay in books. With the help of technology, we produced a streamline digital system combined with a personal face to face service. We created a way for all of our members to use our services even from the comfort of their own home.

Over twenty one thousand members have made use of our services through the years. Four of our first ten original members still actively use their account to this day!

On average, we welcome thirty five new members each month and we hope to continue to grow our community and begin prosperous journeys with more members.



TELL US YOUR STORY

We asked our members to write to us to tell us about their experiences and relationship with the East Kilbride Credit Union over the years and we were not disappointed. Here are some of your stories below-

GRAB A CUPPA AND ENJOY!



As one of the first 1000 Members to join the Credit Union, it is a pleasure to take this opportunity to pass on what was one of the best decisions I have ever made. It is always there for you in good and bad times and always with a smile and friendly advice when things go slightly awry, helping you to get back on your feet, and you had no hesitation to become a member for life.

We used to take money in on a Saturday morning in the Greenhills Centre and I enjoyed working there for quite a long time. We had a spell in the Red Deer Centre which was really unbelievable in a room near the front door, money boxes under the table all very casual. It was all done by hand, pen and paper at that time and everyone had a little yellow covered book which was filled in with amounts paid, dated and signed.

An Office was opened next to the Pearl of Hong Kong restaurant in Hunter Street and computerisation came into the mix. Mary McCann who was my mentor, helped me to become (hopefully) proficient in this upgrade and it became a lot easier to deal more quickly with the fast expanding membership.

I worked with many great people, always so helpful to everyone both members and us, the working volunteers.

Now we have the grand new office opposite the General Post Office.

Continued success and may you go on helping people for many years to come Credit Union. I had a blast being a member and also working with you for several years.

Best wishes to all for giving up there time to help this human organisation as opposed to all the contactless confused.com ones.

Kindest regards.

Lesley Wilson

“HELPING YOU TO GET BACK ON YOUR FEET”

It was early in 1980 when 6 of us sat down and discussed credit unions;. Sally and Ronnie McEwan, Peter and Jenny Jones, Shirley and myself after several meetings. I was getting fed up, nothing but talks, so I decided we had to call ABCUL chairman Bill Murphy. I knew Bill from another organisation, and we went from there. Our first collection was 2 years later, 26 of us put our hands in our pockets and collectively we had £280. I think we paid out £260 for registration, but I do remember we were in profit by £20. As far as I know am the only original member of that steering committee still alive now at age 80, I personally visited every church in East Kilbride to pass on the news of this wonderful idea.

Pat Farrell

My Mum was very involved in the Credit Union when it opened at first in The Village , her name was Janet Robinson. My mum made many friends, Mary McCann being one of them, Jimmy Fitzpatrick and I'm sure his wife was involved too, my memory is failing me for the rest of the friends. My Mum loved going down in the evening to help out and it helped her save enough for many things, I myself enjoy having an account with the credit union, it's friendly and efficient.

Thank you, Gill Carmichael

THE HISTORY OF DAVA HOUSE

We recently completed a small report on some old title deeds we had been gifted when purchasing 43 Brouster Hill or Dava House. These deeds are quite amazing to see in person and go all the way back to 1912 when the property was built by a Mr Peter Mackellar (Jeweller).

We decided to contact the East Kilbride History Group and Chris kindly came out to visit us, looked at the deeds and provided us with so much more history than we could have imagined. Chris confirmed that Dava House, initially called Rhoda, was positioned on 47 Auldhouse Road, later becoming 43 Brouster Hill. The house was built on the old site of the original Righead Farm and known to locals as the 'big house' and considered one of the best built in the area.

The site was purchased from the Torrance estate and any build would have been required to follow building conditions, as the Torrance estate strived to ensure a degree of neatness and harmony with the other buildings in the area. Our building is made from blonde sandstone, which was more than likely brought in on the local railway rather than taken from local deposits and each room was built with high ceilings, most likely due to the use of open fires and paraffin lamps.

Dava house was only sold on 5 times in its history as a residential property before being acquired by the East Kilbride Development Corporation in 1956. The sale prices have fluctuated over the years, but unbelievable at one point, the building was sold for £1800.00 in 1932 which is less than our average loan in 2022.

The building has been owned by a jeweller, a professor of mining at Glasgow University, and a Mining Engineer. It has been leased to a District Surveyor, the Post Office Telephone Exchange, the Lanarkshire Health Board (The Baby Clinic) and Strathclyde Regional Council (Children's Panel).



We would like to extend a special thanks to Chris Ladds, for his help in creating a history of our building and for a very detailed 38 page report, which has been very enjoyable to read.

East Kilbride History - The District Historical Archive

The Archive represents the largest collection of historical records pertaining to East Kilbride and the district within its traditional Parish Boundary. They aim to source, obtain, preserve, interpret and make available all manner of records relating to this area for best public use. If you wish to know more about the group and what they do, you can visit and interact with them via their Facebook page, or email calderglenheritage@gmail.com

Hall of Fame



NEWS AND EVENTS

40th Anniversary Celebrations



We have been reminiscing recently on our social media with lots of throw back stories and old pictures of how the CU came to be. We will be celebrating our 40 years throughout the month of October in the office, on social media, and via email, as well as this special edition newsletter.

Dormant Exercise

We will shortly be starting our dormant exercise and may contact you by letter or email.

To ensure your account remains active, you simply need to complete a transaction once per year, which could be a deposit in or withdrawal out.

Dormant accounts lose some of the benefits of membership, so make sure to check your last transaction date today.

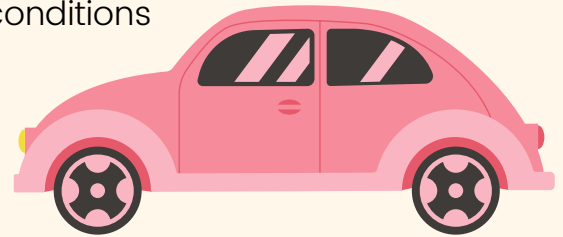
Sk8fest



We were recently invited to partake in the Universal Connections event "Sk8fest", where we set up a stall with lots of goodies and information packs. It was a successful day, we were wiped out of our applications and freebies. We hope to see lots of new members from the event in our office very soon.

Driving Lesson Loan

Our driving lesson loan has now officially launched! Members can apply for £1400.00 over 18 months at 12.7% to be repaid at £86.00 per month. We have three partner driving instructors who we work with for these products and full details will be provided to allow members to choose an instructor of their choice. Quote **DRIVING** when applying. Our usual lending criteria and terms and conditions apply.



Christmas Loan

Join and save £100.00 by 15 November to qualify for our new Christmas loan. Borrow £500.00 at 9.4% APR, repay before November 2023 and qualify for a further £500 loan for Christmas 2023!

Simply quote **XMAS** on applications after 15 November to apply. Our usual lending criteria and terms and conditions apply.

School Uniform Loan

Need a little extra help with the back-to-school costs? Consider a uniform loan from your local credit union. We're here to support you.

Borrow between £250 - £500* from your local credit union to ensure your little ones have everything they need for school.



Simple apply online or via our APP and quote **UNIFORM** in the promotional code box.

*Terms and conditions and lending criteria apply.

NEWS AND EVENTS

Donations to Local Food Banks

We're 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. We are open to the public Wednesday, Thursday and Friday from 10:00 - 14:00.



We managed to send off a large donation at the end of July to Loaves and Fishes as well as a £100.00 cash donation from one of our members.

Saturday Opening

We are trialling Saturday morning opening for our members. We will be open to our members on the first Saturday of each month from 10:00 - 13:00.

Loans will be by appointment only. All other counter services will be available. Please call the office on 01355 224771 if you wish to make an appointment.

- 1 October 2022
- 5 November 2022
- 3 December 2022

Hanging up their Calculators

Both our General Manager, John Lange, and our colleague Stephen Fyfe will be leaving us at the end of this year, as they both look forward to retirement. John has been with us for 16 years and Stephen 8 years.



Both from a civil service background, they ended up at EK Credit Union and have been valued members of our team. We would like to thank them hugely for everything that they have contributed to EKCUs success and wish them all the best on their new chapter.

Paper Bank Notes

Paper £20 and £50 notes will no longer be legal tender as of 30 September 2022. Make sure you exchange them at your bank, or use them before this date.

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 EKCUs, 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, avoids your account falling into arrears and gives you a little breathing space.

Phone us: 01355 224771

Useful Numbers

Loaves and Fishes
40 Singer Road, Kelvin Industrial Estate
01355 223657

Share Alike
Cornwall Way, East Kilbride
0300 365 7800

Citizens Advice
Bus Station, 9 Olympia Court, EK
01355 263698

Money Matters
moneymatters.advice@southlanarkshire.gov.uk
0300 029 0041

Waist Not Want Not
Greenhills Shopping Centre, EK
07930380015

NEWS AND EVENTS

Town Centre Event - 1 Oct 2022

Staff and Directors attended the Town Centre on Saturday 1 October 2022 to meet members, give information, advise potential members how to sign up for an account, discuss our loans and all other queries that came our way. We were really overwhelmed with the amount of members who simply popped over to say hello and show their support. We feel that this event went really well and we will hopefully see you all out and about at future events going forward.



MEMBER TESTIMONIALS



The EK Credit Union is amazing

"The EK Credit Union is amazing, Great staff all extremely helpful in branch and on the phone. I was never much of a saver until I joined and I've now some how managed to nearly max out my account. Well done to all involved."



Excellent service East Kilbride Credit Union...

"Excellent service, East Kilbride credit union helped me through a difficult financial time. Straight forward, polite, helpful staff that go way beyond to help you. Highly, highly recommend thank you, you lovely people."



I have always been treated with respect...

"I have always been treated with respect and friendliness by the staff. It is a pleasant experience whenever I go in."



Visit our Trust Pilot page to leave us a review!



Competition winners

Congratulations to the winners of our most recent competitions! Susan Ferguson was the lucky winner of our cinema hamper which was up for grabs at our open day and Susan Longmuir Stanton won our Back To School Facebook competition. Make sure you follow us on our social media pages for details of our future competitions, maybe next time it will be you!



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.

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



Just for fun



East Kilbride Credit Union

B	R	O	U	S	T	E	R	H	I	L	L	S	B
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VOLUNTEERS
ANNIVERSARY
EAST KILBRIDE
BORROW
CREDIT UNION
RED DEER
GREENHILLS
MEMBERS
FORTY
SAVINGS
CELEBRATE
BROUSTER HILL
LOANS
MEMORIES