



# NEWSLETTER

ISSUE 22 - JULY 2023



EAST KILBRIDE CREDIT UNION SUMMER 2023



AUTHORISED BY THE PRUDENTIAL REGULATION AUTHORITY AND REGULATED BY THE FINANCIAL CONDUCT AUTHORITY AND THE PRUDENTIAL REGULATION AUTHORITY - REGISTRATION NUMBER 213849

## SUMMER LOAN SALE

**You know you deserve a break this summer!**

Why not make your savings work for you and take advantage of this great Summer Offer from your local Credit Union?

- Valid on all NEW loan applications made until 31 August.
- Borrow between £1000 and £4999, repayable over 12-36 months by standing order or payroll deduction.\*
- Up to 2 x your share balance

**\*Terms and conditions & our usual lending criteria apply. No loan is guaranteed.**



**12.7%**  
**APR**

## NEW THURSDAY LATE NIGHT

You spoke, we listened. Recently we asked our members to participate in a survey confirming what opening hours would suit them the best, and extended opening hours on a Thursday was the most requested choice. So, for the next 3 months we will trial the new hours from 10am-7pm every Thursday. If these hours prove to be a success we hope to introduce them permanently.

## OFFICE NEWS

Exciting changes have been made within our staff team over the last couple of months. Our General Manager John Lange retired in December after 16 years of service, and has passed the torch to our Operations Manager Aimie Nicol. Louise Smith has now taken on the role of Operations Manager and we have welcomed back Linzi Lange to the Admin team after being away from the office for 6 months. We have also welcomed two new volunteer Tellers, James McLaughlin and Elaine Armitage to our front desk. Good luck to all in their new roles.

## NEW BOARD

If you came along to our AGM in March, you will have heard that we have some old and new faces who have joined our Board of Directors. We are excited to have back with us Stephen Sherriff, who has returned to his role as Chairperson. We have also welcomed back Archie Buchanan who has been involved with EKCUC for over 30 years, as well as Pat Watters and Carrie Hooper who have also returned after some time away from the Board. Welcome back all!

Ian Craig has joined as a new Board member, we wish him the best of luck!

Our Board of Directors now consists of 8 members- Stephen Sherriff, Archie Buchanan, Dave Thomson, Joe McKague, Pat Watters, Ian Craig, Peter Igbinosa and Carrie Hooper.

## APPY-DAYS

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

## 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.

## DAY OUT ON A BUDGET

We have put together fun ideas for summer days out that don't break the bank,

- Beach day with homemade picnic, we love Irvine, Ayr, Troon, St Andrews, Barrassie.
- Calderglen Country Park
- Strathaven Park
- Chatelherault Country Park
- Drumpellier County Park
- Strathclyde Country Park/Amazonia
- The Riverside Museum
- Kelvingrove Park and Museum
- Roukenglen

## SUMMER ESSENTIALS

We asked our team what is on their summer essentials list and here's what they said-

Suncream, A Good Book, Sunglasses, Fruit Salad, Shorts, Flip-Flops, Crocs, Ice Lollies, Deodrant/ Liquid Talc, Banana Boat Aftersun, Picnic Food/ BBQs, Waterbottles, Hats and Sundresses.

Favourite summer hacks and tips-

- Put sun cream on with a make-up brush or fake tan mitt, no messy hands for you and no moaning from the kids.
- Use a storage tub to keep in a cupboard, with bucket and spade, football, kite, general beach stuff and loads of bubbles. Makes it easier to lift out to play or throw in the boot for a beach day.

## ARE YOU AN EMPLOYER?

HAVE YOU THOUGHT ABOUT BECOMING A PAYROLL PARTNER?

### BENEFITS:

- EASY TO ORGANISE
- CREATES GOOD SAVINGS HABITS AMONG EMPLOYEES
- HELPS SAVE FOR WHEN YOU NEED IT MOST
- GIVES ACCESS TO PAYROLL LOANS

CONTACT US AT  
INFO@EKCREDITUNION.CO.UK OR CALL  
01355 224771 FOR MORE INFORMATION.

# WHAT OUR MEMBERS THINK



**Excellent service. Great value for money loans with flexible payback time options. Friendly and helpful staff.**



**Efficient, courteous, expedient - overall a very pleasant experience. Would highly recommend to anyone looking for financial services. Staff are excellent and easy to talk to. They demonstrate an understanding of what is required and give offer support when necessary. Would highly recommend.**  
**Thank you 😊**

## SUMMER COMPETITION TIME!

**WIN!** A summer activity hamper for the kids! The hamper includes lots of fun crafty supplies to keep the kids busy over the summer holidays. In the hamper you will also win a £25 Smiggle voucher, perfect for getting those last minute school supplies. To win, all you have to do is comment on our Facebook, Instagram or TikTok post about the competition and tell us what your favourite thing to do in the summer is. Competition runs between Friday 7 July to Monday 24 July. Winner will be announced Tuesday 25 July.

**GOOD LUCK!**

**Smiggle®**  
where a smile meets a giggle

## SCHOOL DRAWING COMPETITION WINNER

We recently asked the children of Our Lady of Lourdes to design a poster for EKC to encourage people to join and save with us. This is the winning drawing which will be displayed in the school, well done!



## VALENTINE'S COMPETITION WINNER

Congratulations to our Valentine's Day competition winner Yvonne Wilson who won a luxury cinema hamper. We hope you enjoyed a night at the cinema on us! Keep your eyes peeled for future competitions, next time it could be you!



## CONNECT WITH US

TIKTOK @EASTKILBRIDECREDITUNION • TWITTER @EKCU82



43 Brouster Hill, East Kilbride, G74 1AG

01355 224771

info@ekcreditunion.co.uk



Over 40 years experience!



# SUPERFIX

DOUBLE GLAZING & CONSERVATORY REPAIRS

**FOR A FREE ESTIMATE,  
CALL DAVIE ON:  
01355 247803 OR 07940154753**

*Fitting, Repairs, Windows, Doors,  
Conservatories, Locks, Glass, Hinges,  
Handles and Letterboxes.*



*East Kilbride's most successful butcher for  
over 70 years!*

17 Hunter Street,  
The Village,  
G74 4LZ

Tel: 01355 220705

[www.wrightsthebutchers.co.uk](http://www.wrightsthebutchers.co.uk)

*Deliveries  
straight  
to your door!*



The East Kilbride housing association

We want to encourage everyone to save including children of our tenants. We have a small fund that allows us to credit EKC account - see below for more info. Once the fund is gone it's gone!

**As an EKHA tenant (partner of a tenant or child of a tenant aged 6-16 years) we will credit £20 into any new EK Credit Union saving account you open.**

To open the account as a tenant you go online here <https://www.ekcreditunion.co.uk/> and apply.

If you are unable to go online and do this please get in touch with a member of the housing team and they will talk you through another option 01355 227751 & press option 3.

You need a joining reference code from us to get your £20 credit - we will call you with this.

Please note you can't withdraw the £20 until after a 6 month period.

If you are opening an account for a child you need to fill in a paper application - we can send you one of these along with the reference number for the £20. You then take the application and ID required to the EK Credit Union office and open the account there.

## CORAL BATHROOMS EK

Local bathroom company offering a  
free plan and design service.

### OUR SERVICES

- ✓ All trades provided
- ✓ Waste removal
- ✓ Quick hassle free installation



### INFLATION BUSTING BATHROOM'S

07507687796

[stephen@coralbathroomsek.co.uk](mailto:stephen@coralbathroomsek.co.uk)

[coralbathroomsltd.co.uk](http://coralbathroomsltd.co.uk)

# Mic's MOBILE VALETING

Based in East Kilbride

**Car Wash To Full Valets**

Available  
At

Home or Work

**07850805761**

[www.micsmobilevaleting.co.uk](http://www.micsmobilevaleting.co.uk)

[micsmobilevaleting@hotmail.co.uk](mailto:micsmobilevaleting@hotmail.co.uk)

**Fully Insured**



Chip & Pin Accepted on site



**3pillars**  
FINANCIAL PLANNING

**The  
financial protection  
specialists**

**PERSONAL PROTECTION**

Income Protection  
Private Medical Insurance  
Critical Illness Cover  
Life Assurance  
Family Cover  
Guardian Benefit

**BUSINESS PROTECTION**

Shareholder Protection  
Key Person Cover  
Private Medical insurance  
Relevant Life Cover  
Executive Income Protection  
Business Loan Cover

Your local specialist is: **Julie Ann Edgar**

T: 07704 521184 - E: [julieann@3pfp.life](mailto:julieann@3pfp.life) - W: [www.3pfp.life](http://www.3pfp.life)

**VECTORCLOUD**  
IT SECURITY & BACKUP SPECIALISTS

**Recommended for your business**

- Business Continuity
- Networking as a service
- Office 365 Protect & Defence
- Security Awareness Training

Get in touch with us for more information  
and a tailored solution

**6 Months Free  
Trial for New  
Customers!**



**MORE INFO**

01698 430111

[www.vectorcloud.co.uk](http://www.vectorcloud.co.uk)

[ITsupport@vectorcloud.co.uk](mailto:ITsupport@vectorcloud.co.uk)