



It is that time of year again!

We are thrilled to invite you to our Annual General Meeting - a celebration of our community, our achievements, and our shared vision for the future.

As we approach this 32nd Annual General Meeting (AGM), I want to express my heartfelt gratitude for our members' unwavering support and loyalty to our credit union. Your commitment strengthens us and allows us to thrive and be resilient

Over the past year, your trust and engagement has been instrumental in enhancing our services and supporting you and our community.

I am proud of the team spirit that defines our credit union. Our devoted staff and volunteers remain dedicated to serve you and are energised by your feedback and involvement.

As we look forward to the AGM, we continue to support one another in fostering an environment of inclusivity and respect for all to thrive.

Thank you once again for your loyalty. I look forward to seeing you at the AGM in December, where we will celebrate our achievements and discuss our vision for the future.

Warm regards,

Chinyere Adeniyi-Alade (CEO)



Save The date !!!

You are invited to the Annual General Meeting for the Financial year 2023/24 due to hold on 12 December 2024 in our office, 250 Union Street, Aberdeen AB10 1TN. The meeting will start at 6.00pm

Please submit nominations of Directors, Supervisors and resolutions to our office by 21 Nov 2024

Thank you for being a vital part of Grampian Credit Union. Together, we're not just a credit union; we're a community!

Please phone the office on 01224 61506 or email admin@grampiancreditunion.co.uk to confirm your attendance.

Thank you for your membership !

Meet our Membership Services & Loans Team



Meet Heather: As the Membership Services and Loans Manager with over 21 years committed to the success of the Credit Union, Heather has built strong relationships with members. Also, her vast experience in loan assessment has been instrumental in our loan process and helping our members.



Meet Tolulope: Our Admin, Membership and Loans support team member Tolu has been with the Credit Union for over **1 year**. She joined the Credit Union initially as a volunteer helping in the office before going on to become a staff.

Both Heather and Tolu, with help from colleagues, ensure that our members are well attended to and supported.

Get Involved Today! If you're interested in volunteering with us or have ideas for community events that we can participate in, please reach out! Together, we can make a lasting difference in the lives of those around us. Thank you for being a valued member of Grampian Credit Union. **Let's work together to create a stronger, more vibrant community!!!**

Member Success Story - Family Vacation



My name is Mark. I had always dreamt of taking my family on a much-needed vacation. Being a member and saving for about 6 months, I never explored the

Grampian credit union personal loan. It was such an easy process. My family created unforgettable memories together, all thanks to the support from our credit union. I am encouraged to continue saving regularly no matter how little it may seem

Did You Know That Borrowing from your Credit Union is easy and simple. We ensure that the approved loan amount is affordable to you.

Find out more @ [Grampian Credit Union](https://www.grampiancreditunion.co.uk)

Our member loans offer:

- ◆ Affordable interest rates.
- ◆ Repayment terms tailored to your needs.
- ◆ Friendly, personalized service from our dedicated team.
- ◆ Easy to apply for on our website or just scanning the QR code.

You should only borrow what you can afford to pay back!

Apply for one of our loans today for your summer exploits and turn your dreams into reality!

With our member loans ranging from **£200 to £15,000**, your summer vacation or home transformation is within reach. Why don't you head over to our website for more information

www.grampiancreditunion.co.uk.

We are now accepting applications for Christmas Loans !!!

.... FOR YOUR COMFORT

Our telephone, online and mobile services keep you connected to your account at your convenience:

Mobile App: The NIVO mobile App is a secure messaging app that allows you contact us, join us and apply for loans at your convenience.



Download the App from your app store

Online: Convenient banking with your pin. New members can join us online as well [HERE](#)

Telephone: You can also phone us on **01224 561506** and we will be glad to help you make your withdrawals, transfers and other enquiries you may wish to clarify. Phones are answered between 10am—2pm

Email: You can also email us at admin@grampiancreditunion.co.uk

STAYING SAFE FROM SCAMS THIS WINTER SEASON

In our increasingly digital world, online scams are on the rise, often enticing individuals with offers that seem too good to be true. Here are essential tips to help you stay safe and avoid falling victim to these fraudulent schemes.



Be wary of Unsolicited Communications: Scammers frequently reach out through unsolicited emails, texts, or social media messages. If you receive a suspicious offer, verify its legitimacy by researching the source. Legitimate businesses won't pressure you for immediate decisions or personal information.

personal information.

Verify the Source: Take time to check the credibility of the company or individual making the offer. Look for verifiable contact information and a solid online presence.

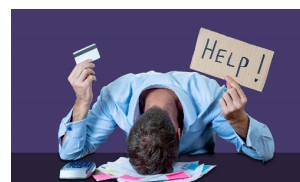
Use Secure Payment Methods: Always opt for secure payment options that offer buyer protection, like credit cards or reputable online payment services. Be cautious of sellers insisting on bank transfers or unusual payment methods.

Trust Your Instincts: If an offer seems too good to be true, it likely is. Be skeptical of extremely low prices, unrealistic investment returns, and urgent requests for personal information.

Report Suspicious Activity: Keep up-to-date on the latest scams through sources like Police Scotland or Trading Standards Scotland. Reporting suspected scams helps protect others. For non-emergency situations, contact [Police Scotland at 101](#).

Protecting your personal and financial information is crucial in today's digital landscape. **Stay vigilant!!!**

Are You Worried About Paying Your Credit Union Loan?



Don't ignore the problem - **Talk to Us!**

It is very important to remember that you're not alone, and we are here to help you. Our team will be happy to work with you to explore options that can ease your financial burden. **Open communication is key.** By discussing your situation with us, we can provide personalized solutions tailored to your needs.

We genuinely care about your financial well-being and are committed to supporting you through tough times. Please don't hesitate to contact us—we're here to listen and assist you as best as we can. Being silent is not a solution and can have long term impact on your ability to access credit in the future. So, **Talk to Us!**

Other News

Aberdeen and Aberdeenshire were recently named the finest places to live in the UK, according to a [homeviews.com](https://www.homeviews.com) study. This recognition is based on feedback from over 6,000 citizens in Scotland, England, and Wales, who complimented the region's affordability, quality of life, and community spirit. Aberdeen's unique combination of urban energy, serenity and access to attractive natural settings makes it an appealing option for many people wishing to relocate. The city is also becoming a hub for renewable energy and technology sectors, adding to its attractiveness as a location to reside. Amazing right!!!

Follow us on social media and let's form a community



Share some love this festive season with **Aberdeenshire Loves local Gift cards.**

We are happy to let you know that your Credit Union is now a stockiest for these amazing gifts cards supporting local businesses in Aberdeenshire. The Gift Cards also make a great Christmas gift for loved ones.

You can pick up one from our office on 250 Union Street Aberdeen. Support Local! Buy Local

For more information please visit [Aberdeenshire Gift Card](#)

Health is Wealth. So, it is important that we try and stay healthy

Frequently Asked Questions.....(FAQs)

We have put together some questions that we are asked regularly and hope this will help you.

How can I get access to my Pin for online banking?

This can be done by submitting a form on our website [Grampian Credit Union | Online Banking](#). Once we receive this form, someone from the office will contact you to go through security and then issue the pin. You must be a member and have a minimum of £5 in your membership account for the pin to be issued

What is the interest rate on loans?

All our rates can be found on the loans page of our website at [Apply for Loan](#). There is also a loans calculator that can guide you and give you indicative rates and payments.

What do I need to do in order to apply for a loan?

You must be actively saving with the credit union before you can apply for any of our loans. Check out [Apply for Loan](#)

What is the minimum and maximum amount to contribute when joining?

Money paid into the Credit Unions are called savings and not contributions. You can start saving with as little as £10. However, we usually say 'save as little as you can afford.

Does the credit union help with mortgages?

NO, Grampian credit union does not currently offer mortgages.

How does the free life insurance work?

Grampian Credit Union provides free loans and savings protection insurance for members as part of your membership. In the event of death of a member, this insurance will clear any loan balance and provide up to 100% of the savings amount to the beneficiary. This is subject to terms and conditions of the insurer (information available on request).

Why did I not get the loan I applied for?

Our loans are based on Affordability. We assess your household finances and based on all the information you submit and the information from the Credit report, we make an informed decision on your loan application.