

Grampian Credit Union - Newsletter - Winter 2022

Grampian Credit Union – Here for You!

As we come towards the end of another busy and challenging year as a community, we hope you our members, are looking forward to Christmas with family and friends, and a hope filled 2023.

We continue to explore ways of making our services more accessible, and offering ways for you to access your accounts and apply for loans easily online.

LOANS FOR CHRISTMAS & AFTER

- ❖ We are now accepting Christmas Loan applications. Apply for yours today.
- ❖ Pay your loan from Payroll deduction, Direct debit, Standing order, Pension or Benefits.
- ❖ Loan application and full supporting documents must be received in the office by **Monday 19th December 2022** to guarantee a loan decision before Christmas.



- Apply on our NIVO app [HERE](#). This provides quick, secure access and an easy to complete loan application. To enable you to provide details of your income and expenditure, you will be given the option to allow access via Open Banking.
- Apply Online [HERE](#) with your secure **PIN OR** register and apply [HERE](#)
- Download an application [HERE](#). Application forms can also be scanned and emailed to admin@grampiancreditunion.co.uk.
- Request by phone or email for a loan application to be posted to you.

Click [Grampian Credit Union](#) to check out **ALL** our loans and payments

Last day to guarantee receipt of Savings withdrawals before Christmas is Wednesday 21 December 2022.

Friends of Grampian Credit Union Christmas Lottery draw will be held on Tuesday 20 December 2022.

Tickets £1.00 each, maximum 10 tickets per member.

Grampian Credit Union is Authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority & the Prudential Regulation Authority. Firm Reference no. 213701

First prize £100 - admin@grampiancreditunion.co.uk
Email to request a lottery application form.

Contacting Us at this time

We continue to follow coronavirus safety advice from the Scottish government. Our team are working to ensure the smooth running of the Credit Union for our members during these times.

- ❖ Email - admin@grampiancreditunion.co.uk. Emails are monitored and we will respond as quickly as possible.
- ❖ NIVO app – [NIVO Application](#)
- ❖ Telephone **01224 561506** - we can take calls from 10.00am to 2.00pm from Monday to Friday, but please be aware the phone lines may be busy too. Where possible, please use other methods above.



We have upgraded our website to make it more responsive and relevant. Why not check it out!
[Grampian Credit Union | Home](#)

Online Account Access

Members already registered for online access of their Credit Union account can continue to transact this way. Members not already registered can do so by either requesting a PIN on our website or phone call.

Saving with Us

There are a few ways you can save with us. Choose what works best for you.

Find out more here [Grampian Credit Union](#)

Support our Grampian Credit Union by – telling colleagues, family and friends about our services, and speaking to your employer to offer payroll deduction.



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Member Recommendations

"I joined the Credit Union recently, and was able to apply for a loan after I had started saving. This has helped me decorate and buy new furniture, so the house is much better for Christmas." **David**

"My friend recommended the Credit Union for a Consolidation loan, and they have helped by paying off my credit card which was costing me too much. Now I pay the Credit Union back each month, which is cheaper and much less stressful." **Karen**

"A message in my pay-slip told me about joining the Credit Union to save from salary deduction. I don't miss it coming off my pay each month, and have saved lots more than in my bank account. I needed to get my car fixed and serviced, and have taken a low interest Loyalty+ loan which keeps my Credit Union savings in place while I pay back my loan." **Linda**

"I started saving for my holidays, and then found out the Credit Union does Christmas savings which you can take out from November. That works for me, as I know I have money for my Christmas shopping and don't have to go into overdraft on my bank account." **Mike**

Annual General Meeting (AGM) – Financial Year end 2021 - 2022

We look forward to welcoming you to our 30th AGM on **Thursday 15 December 2022 at 6.00pm in the Credit Union office at 250 Union Street, Aberdeen AB10 1TN.**

To confirm your attendance please email admin@grampiancreditunion.co.uk or call the office on 01224 561506 by **Monday 12 December 2022** to let us know you will be attending.

Come along to the AGM meeting and support your Credit Union.

There will be gifts for the first 15 people that come in before 6.00pm to the AGM meeting.

Worried About Money?

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

If you are concerned about managing your loan repayments on time, or if you are struggling financially, we are here to support you. It is best to address the problem as soon as possible. Failing to

make loan repayments can affect your ability to get credit in future – such as a loan or a mortgage, and we want to help you keep on top of your payments.

CHRISTMAS and NEW YEAR Business Hours

Friday 23 December 2022: *Open 10.00am to 2.00pm*

Monday 26 and Tuesday 27 December 2022
Closed for Christmas public holidays

Wednesday 28, Thursday 29, Friday 30 December 2022:

Open 10.00am to 11.00am for cheque payments, response to emails and phone messages only

Monday 02 and Tuesday 03 January 2023:
Closed for New Year public holidays

Wednesday 04 January 2023:
Open from 10.00am to 4.00pm

What makes your Credit Union work?



People – to support it
People - to join up
People - to help run it
People - to manage it on a daily basis
People - to take legal and custodial responsibility for the Credit Union.

With Grampian Credit Union, our members share in our success. Every member is a part owner of the Credit Union and eligible to attend each Annual General Meeting.

Your Credit Union needs you! Why not help shape the future of Grampian Credit Union. We have vacancies for Non-Executive Directors and members of Supervisory Committee. We are also looking for office volunteers to help with admin duties around the office.

For more information, please click this link to our website: [Grampian Credit Union | Home](#) or email admin@grampiancreditunion.co.uk

