



Scottish Police Credit Union Limited MEMBERS AGM NOTICE 2018

Proposed Dividend

SPCU are delighted to announce that the Board are recommending a **1.55% dividend** on main savings accounts this December. This will go for approval by the members at the AGM on 11th December 2018.

An early Christmas gift from us to you!



You Asked – We Delivered a successful year in 2018!

You asked us to **provide a better website** and we kicked off the year by launching our new website and the feedback has been very positive! Do you know we have 6200 app users! Well we updated the app too, so you can get an even better experience when you're on the go 24/7!



We have **increased our Social Media footprint** on both Facebook & Twitter – we engage more members now than ever before and it's great to see members chatting amongst themselves also! Our Twitter feed is available to view on our website 24/7. (**Follow us @ScotsPoliceCU**)

You asked us to **streamline processes** as accessing savings and loans was too cumbersome. We have re-vamped our internal processes and 98% of loans in October were paid out within 24 hours. Our online loan application makes it easier for you to apply at a time that suits your life.

We have focussed strongly on **Financial Wellbeing** over the past 6 months. You ask us to attend regular wellbeing events within the force and we love doing so!

It's a great way to spread the word on the products we can provide to change your life – and remember we are **not for profit, provide free insurance (life and sickness), and we guarantee our loan rates!**



Membership is rising so spread the good news – and we offer a £500 pre-authorised Welcome Loan for all new members!

AGM Motions 2018

The Board of Directors are proposing the following motions to the membership at the 30th AGM:

1. To disband the Credit Committee and replace it with a more modern way of approving its loans.
2. A new Rule Book

The proposed Rule Book is available to read at <https://www.scottishpolicecu.co.uk/downloads/> or call us on 01417711314 choosing option 4 to request a postal copy.