

CREDIT UNION NEWS

A WARM WELCOME TO OUR NEW MEMBERS

Please read this and make the most of Your Membership with us.....

7 Great Offers 4 U

1. Do you like ‘Free Giveaways and Competitions’? Then stay connected with us on our Social Media channels.

Why don’t you FOLLOW us on Twitter or LIKE us on Facebook? It just takes a second and we promise you’ll enjoy our wee messages. We do like a laugh. We also keep you updated re good offers and what’s happening. Just search for @ScotsPoliceCU & that’s it! But the big advantage is that you get to see the great offers! **Free** competitions with great prizes and banter and **Free** giveaways, like torches and calculators. What’s not to like about a freebie ☺

We are linked to all the relevant police channels too, from funny to serious, so get connected with us ASAP and we’ll keep you updated. We’re just a click away!



2 Get online and get access to your money on a 24/7 basis. It’s easy.

Are you an app user or a web surfer? No matter as each will give you full access to your account details and your hard earned money! Follow this link <https://www.scottishpolicecu.co.uk/> and choose the **Member Login** button at the top right. Then select **Activate Account Here** and follow the instructions.

First names need a capital first letter. We will send an 8 digit number code to your phone or email, to verify it’s you and then you can complete registration. Please note that you only activate your account **ONCE**. After this, you just need to “log in” with your member number and chosen password – Easy!

It’s the same with the app. Download our app from the app store or google play store (search for ‘SPCU Mobile’) and choose “**Activate Account**” in the home screen.

You now have control ☺ Go on and stay in the driving seat...Call us if you need assistance.

ROYAL BANK OF SCOTLAND	Up to £2,950	24.9% APR
SANTANDER	Up to £2,950	20.6% APR
BANK OF SCOTLAND	Up to £2,999	23.9% APR
TSB	Up to £2,999	29.8% APR
CLYDESDALE	Up to £2,999	20.9% APR
HALIFAX	Up to £2,999	28.9% APR
LLOYDS	Up to £2,999	26.7% APR
QUICKQUID (PAYDAY LENDER)	Up to £1,000	1299.1% APR
Scottish Police Credit Union	£1001 to £2,499 (£2,500 to £2,999)	12.7% - Guaranteed (10.9% - Guaranteed)



YOU HAVE THE GREEN LIGHT TO GREAT MEMBERSHIP BENEFITS

3. We can ‘Beat the Banks’ with our Brilliant Loans

You want to trust a financial provider and you want them to be honest. You also want it to be a personal experience and not be treated as if you are a number. We totally agree!

That’s why we are different and that’s why our members flock to us to help them with their lives.

New members can borrow from £250 to £25,000.... wow! Our assessment is always about “affordability” as we don’t want you getting dragged into a bad debt situation. And with the bigger loans, we offer 10 years to repay them – who else does that!

You can apply online or just give us a call. And we can pay you out in 24 hours too! A competitive and fast service for you! Check out the table above....

4. And we throw in Free Insurance for you too – Because it’s just right!

If the worst thing happens and you die, then rest assured that we will help your family. All your savings are paid out with an extra enhancement and your loan is cleared too.

Even if you are ill for a period of over 4 months, we have a policy that will pay your loan* so you do not get into difficulty due to bad health. We always think of you.

And all your savings are protected under the FSCS scheme so it’s in safe hands.

* T&C’s Apply

5. But What about the Savers?

We love our Savers too! Every year we reward our savers with a “dividend” payment which is linked to that years success.

In 2018 we paid **1.55%** on savings which beats the banks! Savers deserve to be rewarded.

We also have an additional “SuperSaver” account you can ask for. This is to help you save up for a known event like Christmas, a Holiday, a Family Anniversary or Caravan Fees etc. It’s your choice. We know these bills come every year and catch us out so “SuperSaver” gets you organised for them! Just ask about it.

6. Is Your Monthly Budget Sometimes Hard to Manage? You need a “Budget Booster”

Yes, we have a perfect superhero to call on if there is an unexpected hit on your monthly budget at any time. Did the car break down and repairs push you over the edge? Don’t fall for the Credit Card solution instead call on your Budget Booster to help. It’s an additional Credit Account you can temporary use, without the Credit Card, so you will get over it without getting too deep into debt. It’s there ‘if and when’ you need it, as life does have wee surprises! Ask us if you are interested.

7. What about an immediate £500 welcome Loan – “It’s Yours”

You have 6 months to take it, so why not make life easy as its waiting for you. Just ask.....

£500

And Finally.....When we say we give a personal service, we really mean it. We are here to help and support you through your career and life.

REMEMBER – WE’VE GOT YOUR BACK