



## BREAKING NEWS FOR SAVERS!

1. YOU ASKED
2. WE LISTENED
3. WE DELIVERED

**Our yearly lump sum deposit limit has now increased to £5000!**

A recent survey of members said you wanted an increase in the “one off” £1000 per year limit. This had been the maximum for years. So we acted!

**REMEMBER REMEMBER WE PAY AN IMPRESSIVE SAVINGS DIVIDEND EACH DECEMBER!**

So if you have savings you would like to pay into your Credit Union account – from £50 to as much as £5000 – give our office a call and we can advise you how to pay it in! ☺

**0141 771 1314; Option 1**

**Monthly payments restrictions have also changed...**

Our survey also highlighted the restrictions on new members – many of you want to save for big events each year, as soon as your membership starts! So we changed the rules!

### Payment Changes Table

Up to 3 years membership?	You can save up to £500 per month
More than 3 years membership?	You can save up to £1000 per month
Email us to request a change of payment form – <a href="mailto:info@scottishpolicecu.co.uk">info@scottishpolicecu.co.uk</a>	

Written by YOUR Credit Union



Follow us, Tweet us,  
Download our app for free!

# WHAT IF I CAN'T SAVE A LOT EACH MONTH?

Have you considered putting your payments slightly up each year? It's a great habit to get into!

Saving an extra £20 per month for a year will increase your savings balance by £240 & increase your dividend!



YOU'RE BETTER OFF WITH YOUR CREDIT UNION!		
Year	Average Savings Rates	Your Credit Union Dividend
2018	1.18%	1.55%
2017	1.00%	1.20%
2016	1.23%	1.50%
2015	1.40%	1.80%

Your credit union pays you a share of the profits each year known as a dividend. Our savings rate has outperformed the average savings rates over the last five years making your CU a great place to watch your savings grow.

\*\* Please note – past performance cannot guarantee future performance and dividend rates may not be greater than the previous year and may go down as well.

**PLEASE REMEMBER ... If you have an outstanding loan, you cannot access your main savings account until the 'balance' is in credit.**

**However, why not try our 'SuperSaver' & get access to your savings?**



## OUR SUPERSAVER HERO IS HERE TO HELP SAVERS!

This is an **additional** savings account ideal for members who may wish to save for a specific purpose such as Christmas, holiday spending money or a special event!

Sign up for this account by calling our office on 0141 771 1314 Option 4! You get access to this cash even if you have an outstanding loan 😊