

Newsletter - Summer 2023

Grampian Credit Union – Here for You!



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 the Annual General Meeting.

For more information, please go to Grampian Credit Union | Home or email admin@grampiancreditunion.co.uk

Saving with Us



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

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.

Find out more at: [Grampian Credit Union](#)

Big Loans! Small Loans!



- Apply for yours today.
- Pay your loan direct from your salary (payroll deduction), Direct debit, Standing order, Pension or Benefits.

❖ Apply on our NIVO app [HERE](#) This

provides quick, secure access and an easy to complete loan application. It also enables you to provide details of your income and expenditure by allowing access to your bank account via Open Banking.

- ❖ Apply Online [HERE](#) with your secure PIN OR register and apply [HERE](#)
- ❖ Download an application [HERE](#). Application forms can be scanned and emailed to admin@grampiancreditunion.co.uk, posted or dropped off
- ❖ Request by phone or email and a loan application will be posted to you.

For more information on our loan products including our easy loan calculator, please visit [Grampian Credit Union | Loans](#)

Online Account Access

You can take charge of your account by registering for online access here [Grampian Credit Union | Register](#)

Our Employer Partners

We want to say a **BIG** thank you to all our current employer partners for being part of our success story.

- | | |
|---|------------------------------------|
| ✦ Aberdeen City Council | ✦ GREC |
| ✦ Aberdeen Foyer | ✦ Inspire |
| ✦ Aberdeen Performing Arts | ✦ Middlefield Community Project |
| ✦ Aberdeen Science Centre | ✦ Moray Council |
| ✦ Aberdeenshire Council | ✦ NHS Grampian |
| ✦ AECC | ✦ Police Scotland (Grampian) |
| ✦ Alcohol and Drug Action | ✦ Poppies Pre-School, Laurencekirk |
| ✦ AWT Aberdeen Water Treatment | ✦ Robert Gordon University |
| ✦ Befriend A Child | ✦ SCARF |
| ✦ Bon Accord Care | ✦ Sport Aberdeen |
| ✦ CHAP Group | ✦ The Croft Nurseries, Stonehaven |
| ✦ Cornerstone | ✦ The James Hutton Institute |
| ✦ Fire Scotland (Grampian) | ✦ University of Aberdeen |
| ✦ Glencraft | ✦ VSA |
| ✦ Grampian Housing Association | |
| ✦ Grampian Joint Valuers & Assessor Board | |

If your employer is not on this list and you would like your employer to be more involved with Grampian Credit Union either by offering Payroll Savings or promoting us on your staff notices, contact our office and let's have a chat.



Our Back to School (B2S) Loan is Back

We know the costs of getting the children kitted out for a new school year can quickly mount up.

Reduce the stress with a low-cost loan from your Credit Union and repay at an affordable amount.

Contact [Grampian Credit Union](#) | Contact today to find out if you are eligible



Savings and Loan Protection Insurance

One of the Unique Benefits we offer our members is **Free insurance on Savings and Loans**. This means

that in the event of death, OUR insurance would pay off any outstanding loan balance and the member's beneficiary could receive up to 100% of the savings balance. See more here - [Grampian Credit Union | Insurance](#) For terms and conditions please contact the office on 01224 561506

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Grampian Credit Union – Here for You!

Are you Struggling with your finances?

Control your financial story today. Don't ignore the problem - Talk to Us!

If you are concerned about managing your GCU 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, credit card or a mortgage. We are happy to assist you as best as possible.

From Our Members -

Hi there I just wanted to tell you that I have used your online banking system for the first time to view my statement and request a share withdrawal. Very impressed with the simplicity. Many thanks and Kind Regards - Mari

To The wonderful team at
Grampian Credit Union.
with heartfelt thanks
for the support.
My life is much improved
since I've become a member.
Best Regards
Josephine
6/23.

How Can you Support Your Credit Union?



There are several ways to support Grampian Credit Union - by volunteering, by distributing our leaflets, flyers

and posters - these can be displayed in workplaces, staff areas, dining rooms, notice boards, community centres, libraries or anywhere people will notice them. Simply contact us and we will send flyers out to you.

You can also speak to colleagues, friends, family or your small groups about us. We are also happy to come along and speak about our services in the community. Your positive recommendation could make the difference when

someone is considering joining.

You have the experience – Why not share it with others!

Cost of Living

The persistent rise in the cost of living continues to lead to the fall in 'real' disposable incomes for households despite extensive government support. There is a yearning gap between incomes and expenditures.

Grampian Credit Union is aware of the implications of rising costs and we continue our goal of promoting financial well-being within the Grampian area. In the face of rising interest rates, we have ensured that the interest rates on our loans remain the same so that our members can continue to access our affordable loans and also save for the future

We have put together link to a few other schemes offering help with managing costs. Click on any of the links below to find out more

1. [Financial wellbeing in Scotland | The Money and Pensions Service](#)
2. [Help with school clothing costs - mygov.scot](#)
3. [School meals - mygov.scot](#)
4. [The Trussell Trust Foodbank Finder](#)
5. [BBC Good Food – £1 Dinners Collection](#)

For free mental health improvement and wellbeing support contact the team below



Aberdeenshire Mental Health Improvement and Wellbeing Service

Get free mental health improvement and wellbeing help and support from our team of dedicated professionals.

What can you expect?

Up to 6 weeks of dedicated 1:1 support from one of our team
Confidentiality
No judgement
Help and support for a range of issues
Coping strategies and help with managing symptoms
Support to improve your mood and wellbeing
Help & support with work stress
Help & support with relationship/family issues
Links to community activities
Help with money worries



Struggling with your mental health and wellbeing?

Over the age of 16?

Need a little extra support to get back on track?

Feeling lost?

Suffering with anxiety?

Family difficulties?

Relationship issues?

Get help and support from our dedicated team

SCAN ME



Call 01224 557400
and leave a message
www.nhsgrampian.org/mhiws-aberdeenshire