

📧 **Newsletter - Winter 2023**
Grampian Credit Union – Here for You!



Our Annual General Meeting for the Financial year 2022/23 will hold on Thursday 14th December, 2023 in our office, 250 Union Street, Aberdeen AB10 1TN. The meeting will start at 6.00pm

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.

The first 10 members at the meeting will be entered into a draw to win various prizes from gift cards to chocolates.

Please contact the office to confirm your attendance.

For more information, go to our website [here](http://www.grampiancreditunion.co.uk) or email admin@grampiancreditunion.co.uk or phone 01224 561506

- Our NIVO mobile 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.
- Online [HERE](#) with your secure PIN or register and apply [HERE](#)
- Download an application form [HERE](#). Application forms can be scanned and emailed to admin@grampiancreditunion.co.uk, posted or dropped off at our office
- Request an application form by phone or email and one will be posted to you.

For more information on our loan products including our easy loan calculator, please visit Grampian Credit Union | Loans

We are still accepting applications for Christmas loans. Apply for a Grampian Credit Union **Christmas Loan** to help see you through the festivities!
All complete applications received by 18/12/23 are guaranteed to be decided on and paid into nominated accounts by 22/12/23.

Loans to fit your budget!

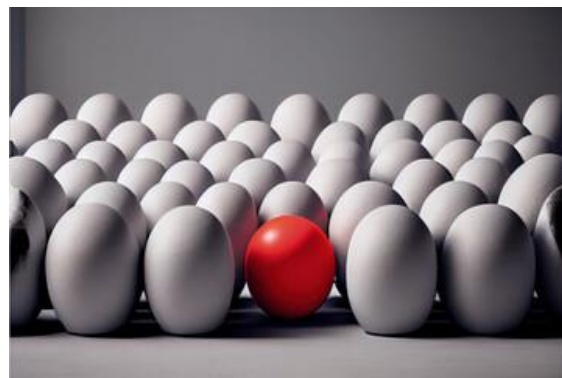
Home Improvement Loan



Are you considering buying new furniture this Christmas or maybe new carpet or even new dining set?

With loans of up to £15,000, why not head over to our website www.grampiancreditunion.co.uk and see how our loans can help you achieve this!

Loan Applications can be done via



Savings and Loan Protection Insurance

One of the many things that make your Credit Union stand out is our offer of **Free insurance on Savings and Loans** to all our members. 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 their savings balance. Find out more at [Grampian Credit Union | Insurance](#) For terms and conditions please contact the office on 01224 561506

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SAVE TO ACHIEVE:

- ✓ Peace of mind – knowing that you have savings to fall back on can help remove some of the stresses and strains that money worries can bring to all of us
- ✓ Relax – by giving you access to affordable credit when you want to borrow money
- ✓ Achieve your goals – by planning ahead for a holiday, a new car, Christmas or some of life's little luxuries.
- ✓ Gain confidence – by feeling more in control of your finances.

Our savings accounts

- ❖ Easy saver
- ❖ Christmas Saver
- ❖ Junior Saver



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!

Tips to spend less this Christmas

1. Plan what to spend

For their first step, before they even begin the process of searching for gifts, shoppers are advised to decide their budget. The money expert explains: "Before you start planning, consider this: many list every lusted-for item, gifts for all, and a corking meal, then only afterwards consider: 'How will I pay for it?' That's a recipe for ending up broke." Instead, calculate your budget and ask: 'What can I afford to spend?'

There is need to be realistic and not try and create a Christmas scene worthy of a film. "Christmas is one day – don't ruin the whole of the next year for it,". It's likely that your most cherished Christmas memories from childhood aren't centred around perfectly matched ornaments, premium turkeys, or even receiving the most in demand toy of the year.

2. Cut down on food waste and buy cheaper

Christmas usually sees the sales of food boom, with many households often buying far too much even if they have guests over. Not only this, but as it's Christmas, many often search for the 'finest' dishes and sweet treats. However, you're unlikely to notice the difference when you eat it.

3. Find local bargains

If you've ever used Facebook marketplace, you'll know there are bargains to be had if you wade through local listings. Often brand new or barely used, it offers major discounts on products would be far more expensive.

Not only this, but Facebook Marketplace, eBay and the likes of Vinted and Depop are great places to sell stuff you no longer use, helping replenish your bank account during Christmas. "Selling on Vinted is a brilliant way to make extra cash by flogging your own wardrobe – especially as there are NO fees for sellers. For collection-only items, Facebook Selling is another great option."

Martin Lewis, founder of the award winning [MoneySavingExpert \(MSE\) website](#)

For more information on our products and services:

Visit: www.grampiancreditunion.co.uk

Email: admin@grampiancreditunion.co.uk

Telephone: 01224 561506

Office: 250 Union Street, Aberdeen AB10 1TN



And, through our NIVO App. Scan the QR code to download

Follow us on social media and let's form a community

