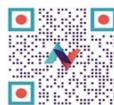


YOUR SUMMER NEWSLETTER 2026

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- What to consider before taking a Loan
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- Insurance Update
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Our NIVO app



Our Website



Grampian Credit Union

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Thinking of Applying for a Loan?

If you're thinking about applying for a loan, here's a quick reminder of what to expect. New members can apply for a loan after **one month of membership**, provided they have a **regular savings payment set up on their account**. This helps establish a consistent savings record before a loan application can be considered. Existing members should have **saved regularly for the previous three months** before applying.

When we assess an application, we look at what you can comfortably afford to repay rather than simply how much you have in savings. We'll ask for proof of income and your last two months' bank statements, and we'll begin assessing your application once all required supporting documents have been received. If it helps your application, you can also include your partner's income as part of the affordability assessment.

As part of our responsible lending process, we also carry out a credit check. This is a complementary part of the overall assessment and is considered alongside your affordability, financial circumstances, and supporting information.

Every member's circumstances are different, and we take the time to understand each application individually. Sharing the purpose of your loan helps us better understand your needs and provide the right support. Whether it's for an unexpected expense, a personal project, or something important to you, applications are always considered fairly, respectfully, and without judgement.



Important Reminder: Changes to Direct Debit Collection

A reminder to all members that there are changes to the way we collect standing orders, coming into effect from **1 August 2026**.

Information about these changes has already been shared through emails and posts. Please take some time to check the details and ensure you are aware of the new arrangements.

If you have any questions or need further information, please contact us and we will be happy to assist.



Have you tried our Cash Perks yet It's simple!



CashPerks is a simple and secure way to access cash without needing a debit card.

Using just your mobile phone, you can collect cash from over 17,000 ATMs across the UK, making it a convenient option whenever you need quick access to your money.

Fraud Awareness Stay One step ahead

As part of our commitment to supporting and protecting our members, raising awareness of fraud and financial scams is one of our priorities. Criminals are constantly finding new ways to target people, so it's important to stay informed.

Two common risks are **money mule scams** and **loan sharks**. A money mule is someone who allows their bank account to be used to move money for someone else, often without realising they are helping criminals. Loan sharks are illegal lenders who may offer quick cash but often charge excessive interest or use intimidation to collect repayments. They are not always strangers—they can sometimes be someone you know, such as a friend, neighbour, colleague, or even a family member.

If something doesn't feel right, trust your instincts. Always be cautious of offers that seem too good to be true or anyone asking

Insurance

Did you know that every Grampian Credit Union member is covered by ECCU insurance?

As a member, you have the added peace of mind of complimentary insurance cover through ECCU, helping to provide financial protection when it is needed most.

If you pass away while your loan account is up to date, the remaining balance may be cleared through this cover, and up to 100% of your savings may also be paid.

This can help reduce the financial burden on your family during a difficult time.

Save More with OnePerks

Through our partnership with OnePerks, Grampian Credit Union members can enjoy exclusive discounts at over 100 popular retailers, including Asda, Iceland, and Sports Direct. It's a simple way to save money on everyday shopping while making the most of your membership.



If you are a member and you would like to apply for a Debit Card with One Pay, please follow the link below

<https://onepay.co.uk/grampian-credit-union/>

Highlights from our recent activities

Our Workshops Series

Following the success of our financial wellbeing workshops in Aberdeenshire, we are pleased to continue our commitment to helping communities build confidence and knowledge around money management.

These workshops provide practical information and guidance on topics such as budgeting, saving and making informed financial decisions, helping individuals develop stronger financial foundations.

We are planning further workshops across Aberdeenshire, bringing these valuable sessions to more communities. Dates and locations will be announced soon, so keep an eye on our website and social media channels for updates and opportunities to get involved.



Events Our Year so far



Grampian Credit Union attended the Women's Day celebration at Tillydrone Community Campus, along with other local organisations to promote wellbeing and community support. Our CEO Chinyere delivered a presentation on financial wellbeing and ethical financial services. The event strengthened local partnerships and highlighted collaboration across Aberdeen City.



An event was held at the Westhill Hilton Hotel in collaboration with Police Scotland, providing information and support to asylum seekers. The event also provided an opportunity to explore future partnerships and discuss how we can work



We took part in the DWP Job Marketplace event, meeting with job seekers to introduce our organisation and share information about our volunteering opportunities. It was a great opportunity to showcase our workplace environment, explain the experience gained through volunteering, and highlight how people can get involved. We also shared details on how to connect with us and explore



SHMU Radio continues to be a valuable platform for engaging with and informing local communities. Our CEO took part in few interviews alongside representatives from CFine and ACVO, introducing our services, promoting volunteering opportunities, and highlighting the support available to local people.

We celebrated our 33rd anniversary throughout the month of July by sharing treats with members who visited us. It was a wonderful opportunity to thank our members for their continued support and celebrate the strong community we have built together over the years.



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We took part in The Period Place's "Walk to Give Her a Voice" to support their work in raising awareness and tackling period poverty. The event brought communities together to show support and help promote access to essential support for



We were delighted to be part of the Money Guiders Scotland event in Aberdeen and share how we can support communities through accessible and ethical financial services. The event focused on preventing illegal lending, promoting affordable credit options, and encouraging early access to money and debt advice. It also provided a valuable opportunity to connect with local organisations and strengthen partnership working.

Please Keep an eye on our Social Media for any upcoming events



Meet our Volunteer Davis

During Volunteers' Week, we shared the inspiring story of one of our amazing volunteers, and we would love to share it again with our members.

Volunteers play an important role in supporting our work and strengthening our community, and we are delighted to highlight the dedication and contribution of those who give their time to make a difference.

Let's take a moment to reintroduce Davis and celebrate his volunteering journey.

Davis joined us a year ago after discovering the opportunity through his studies. With a passion for corporate governance and a heart for community, he stepped forward to make a difference where it matters most, right here at home.

From supporting board oversight and compliance to lead-

Volunteering Opportunities

If you have been inspired by Davis story, we are welcoming new applications from members of the community who would like to get involved in volunteering opportunities.

If you are interested in giving your time, sharing your skills and supporting our work, please get in touch with us to find out more.

admin@grampiancreditunion.co.uk

Send us an email on

Email us on : admin@grampiancreditunion.co.uk

Useful Links

[Loan Sharks Scotland :](#)
[Scottish Illegal Money Lending Unit](#)

[Money Advice Scotland:](#)
[Money Advice Scotland](#)

[Financial Conduct authority:](#)
[Financial Conduct Authority | FCA](#)

Give us a Feedback

[Have your say](#)

Don't forget to follow us on our Social Media



Supporting Local Businesses

We are starting a new feature to introduce and showcase local businesses within our community.

We welcome other local businesses who would like to be featured in our next newsletter to get in touch between 26 October and 20 November and share their story with us.



Living Rent Aberdeen

Member Spotlight: Working to improve lives in the community

Living Rent Aberdeen is the first business to share their story with us, and we are pleased to give them a platform to highlight their journey, work and achievements.

Tracy Cooper tells us about Living Rent:

We are a mass-membership union of tenants, carers, workers and residents. We organise collectively to build power to secure material improvements to our daily lives and put power back where it belongs: in the hands of ordinary people. It started in Glasgow from a combination of other organisations and now has branches around Scotland. Living Rent was instrumental in fighting alongside other housing organisations for rent controls across Scotland which are now part of legislation. We provide support and provide representation for rent increases, evictions, deficiency in public services, high energy bills, pollution and poor-quality housing.

We usually meet on the first Tuesday of the month at 7pm-8:30pm at the Aberdeen Trade Union Council at Adelphi. We are launching a new branch on 18th July 2026 from 2pm-5pm at Quaker Meeting Hall, Crown Street, Aberdeen. Come along to support us.

For more information on the work of Living Rent and contact, please go to: [Living Rent](#)

