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# EVERYTHING ALL IN ONE PLACE

## Grampian Credit Union

250 Union Street,

AB10 1TN, Aberdeen

01224 561506

Email: [admin@grampiancreditunion.co.uk](mailto:admin@grampiancreditunion.co.uk)

## Our Winter Newsletter - 2025

At Grampian Credit Union, we are committed to offering our members a varied services towards supporting the financial wellbeing of our members. From Savings Accounts to Loans, insurance, community support, and more, we are here for you.

Don't forget to follow us on our Social Media



## Some of our Key Services?

**Savings Accounts:** Easy Saver, Junior Accounts, and Christmas Savings Account are available with no minimum balance.

**Affordable loans :** Competitively low interest rates compared to the broader financial market.

**Free Loan Protection Insurance:** Covers your loan balance in case of death.

**Employer Partnership:** Partnering with employers to help employees save directly from their salary.

**Suits Me® or One Pay Debit Card:** Flexible alternative banking solutions with no minimum balance required. Enjoy cashback rewards exclusively with Suits Me®.

## Are you familiar with our Loans?

We offer a range of loans to suit different needs, whether you're borrowing for the first time, consolidating debts, or need some cash.

**First Loan:** Perfect for members borrowing for the first time, this loan makes getting started simple and stress-free. Borrow between **£200 and £5,000** with repayments over **6-36 months**, and enjoy the reassurance of Credit Union support and free loan protection insurance.

**Granite Loan:** A solid choice for returning members, helping you bring all your debts together into one manageable monthly payment. Borrow up to **£7,500 plus your savings balance** over a period of up to **5 years**, making repayment easier and giving you a clear path to financial stability.

**Guarantor Loan:** If your credit history isn't perfect, this option could help, with the support of a guarantor, you can borrow between **£500 and £5,000**. It provides an affordable, structured way to access funds without hidden fees, and interest is calculated on a reducing balance.

**Loyalty Loan:** A simple and affordable way for members with smaller savings to borrow, while keeping your savings protected. Borrow up to **£1,000** with a low **6.5% APR**, and continue to save as you repay, with quick, easy arrangements and loan protection insurance included.

**Loyalty+ Loan:** Designed for members who prefer to borrow against their savings, this loan offers a low **3.9% APR** and immediate decision. Borrow from **£1,000 up to the value of your shares** while keeping your savings secure, making it a safe and flexible option for those with no other loans outstanding.

**Low Income Loan:** Created to support members who receive benefits, this loan offers a manageable way to borrow. First-time loans are up to **£250 over 6 months**, with subsequent loans up to **£750**, helping cover essential expenses while staying on track with repayments.

**Member Loan:** For returning members, this flexible loan offers larger amounts with manageable repayments. Borrow up to **£15,000 plus your savings balance** over a period of up to **5 years**, ideal for achieving personal goals while benefiting from Credit Union support.

**Quick Loan:** A helpful alternative to payday loans, giving members fast access to cash. Borrow up to **£1,000 over 12 months** with the option to top up after repaying part of the loan, offering clear, affordable repayments and the peace of mind of loan protection insurance.

**Christmas Loan:** This is a support Loan for the Festive Christmas period, helping families enjoy a peaceful and joyful celebration.

## Here what's in Your Membership with Grampian Credit Union

**Flexible Saving Options:** Save for holidays, special occasions, or emergencies.

**Affordable Loans:** Repayments tailored to your budget.

**Fair Interest:** Interest is charged only on the reducing loan balance.

**Easy Payment Methods:** Pay via Payroll, Direct Debit, Standing Order, Benefits, or Pension.

**Junior Savers Account:** Helps children develop good saving habits early.

**Free Insurance on savings and loans:** Included on all savings and loans.

**Save While You Borrow:** Continue building savings while repaying your loan.

**Referral Rewards:** Get a gift for introducing new members.

**Community-Focused:** Member-owned and operated, offering an ethical alternative to banks.

**Credit Building:** Improve your credit through responsible borrowing.

**Professional Service:** Friendly, ethical, and local support.

**Belong:** Be a part of the community where people help people.



## Peace of Mind with Free Life Insurance

Complimentary insurance that helps protect both loans and savings. If you pass away while your loan account is up to date, the remaining balance will be cleared through this cover, and up to 100% paid on your savings, ensuring your family isn't left with financial loads during a difficult time. Coverage is subject to the insurer's terms and conditions; Full details are available upon request from the credit union office.



## QUICK TIPS

Try our online Loan calculator to get an estimation of how much you could borrow. Please note that the figures provided by the calculator are for guidance only and not guaranteed. The approval of Loan will depend on affordability and the type of loan you apply for. [Grampian Credit Union | Loans](#)

## Some of our recent activities

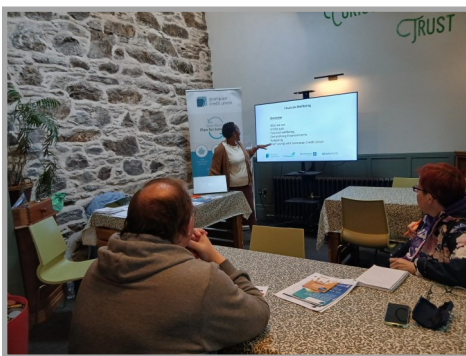
### Our Workshops Series

We successfully completed our **Workshop Series on Financial Basics and Budgeting**, which has been a crucial part of our mission to educate and help lift communities out of poverty. This series, funded by Aberdeenshire Council, focused on in-person learning to provide essential knowledge and skills on money management and budgeting, empowering individuals to build stronger and more sustainable financial foundations.

The series concluded with an online workshop, offering an alternative for people to participate reducing barriers such as travel or time constraints. We recognize how important accessibility is, and if members express interest, we would be happy to offer more workshops in this flexible format.

We are now considering expanding our reach to cover more areas across Aberdeenshire, ensuring that even more communities can benefit from these valuable skills. Throughout this work, we collaborate with other local organizations, combining efforts to provide the best support possible to our communities.

So, don't miss out and follow our news on our social media channels and through our communications, for future updates, announcements, and opportunities to get involved as we continue to work together.



Choose Us Campaign - 16th October 2025



We proudly participated in one of the largest global collaborative campaigns for credit unions **"Choose Us."** Organised by 1<sup>st</sup> Class Credit Union. Together with our peers from around the world, we joined efforts to enrich lives, promote responsible saving and borrowing, and strengthen support for members everywhere.



### Events



#### Women's Health and Wellbeing Fair

Grampian Credit Union was proud to support the Women's Health & Wellbeing Fair at Aberdeen Town House on October 1, 2025, contributing to a vibrant day focused on community health and empowerment. Our CEO Chinyere Adeniyi-Alade delivered a presentation on the link between financial wellbeing and menopause and how it affects overall wellbeing of women.

This aligns perfectly with the event's goal of connecting women with essential services, and we were thrilled to join fellow community organisations in promoting a holistic approach to health. It was an excellent opportunity to engage with the public and offer our expert guidance in a welcoming and supportive environment.



#### Collaborations with ABZ Works

We are continuously partnering with ACC to ensure a thorough understanding of our communities and their needs, enabling us to adapt our services for our members to the best of our knowledge and ability. We attended networking discussions with several organizations in Aberdeen, including DWP, Love-Rara, and others, to explore collaboration opportunities and gain insights into how our efforts can positively impact our communities in the future.



#### Empower Aberdeen 2025– Challenge Poverty Week - We were there

We took part in Empower Aberdeen 2025, held at The Music Hall on 8 October 2025. Organised by Scarf, this one-stop support event brought together charities, advice services, and community organisations to help households across Aberdeen tackle challenges around money, housing, energy, wellbeing, health, and employment.

Alongside over 50 organisations, mostly not for profit, and we shared information, met other partners, and explored new collaborations, all while proudly representing our members. With hundreds of residents attending, and coverage from local media, Empower Aberdeen provided a vital platform for communities to know and connect with the support available especially, third sector support.



### Key Highlight Increased FSCS Protection



The FSCS is the Financial Services Compensation Scheme which covers you if anything happened to any financial institution

The Bank of England has announced an increase to the FSCS protection limit, rising from £85,000 to £120,000 per banking institution from 1st December.

This change strengthens the security of savings and highlights the ongoing commitment of the Regulators to safeguarding savers money across all financial organisations including your money with the Credit Union.



## Christmas Lottery

**Friends of Grampian Credit Union** are running their annual Christmas Lottery on Tuesday 16th December 2025

If you would like to join our member only lottery, please complete the application which can be found [HERE](#) and return it to the office. Alternatively, you can phone the office on 01224561506 to have a form emailed or posted to you.

Please indicate on your form if you are joining the Christmas draw only or if you intend to continue your lottery membership.

Members can have a maximum of 10 tickets, at a cost of £1.00 each, which will be withdrawn from your share 1 account.

If you already have tickets in the **Friends of Grampian Credit Union** lottery and would like to increase these for the Christmas Lottery, please let us know by emailing the office at [admin@grampiancreditunion.co.uk](mailto:admin@grampiancreditunion.co.uk)

Entries for the Christmas Lottery will close on Monday 15 Dec. 2025



## ANNUAL GENERAL MEETING (AGM)

Financial year 2024-2025

Join us @ 6pm on Thursday 11th December 2025 for our AGM which will hold in our office at 250 Union Street, Aberdeen AB10 1TN

If you have not already confirmed your attendance, please do so by 9th December 2025

**Grampian Credit Union | 33rd Annual General meeting**



## Christmas & New Year Closure

**Closed** - Thurs 25th & Fri 26th Dec.

**Open** – 9.30am - 11.00am on Mon 29th, Tues 30th & Wed 31st Dec.

**Closed** - Thurs 1st & Fri 2nd Jan

**Open** - from 10am on 5th Jan 2026 for business as usual

**Phones will not be answered from 2pm on 24<sup>th</sup> Dec 2025 to 10am on 5<sup>th</sup> Jan 2026.**

**We will respond to emails on days and times that we are open during this period.**

**Wishing you a very Merry Christmas and a happy New Year 😊**



## Discover Suits Me

For those seeking a more convenient and rewarding account our partner **Suits Me®** provides secure, easy-to-open personal accounts with a contactless Mastercard debit card for anyone over 18 in the UK. It's a convenient banking alternative with no credit checks, no proof of address, and quick online setup. You can receive payments, manage your money through the Suits Me app, and enjoy cashback and discounts at top retailers. Accounts come with transparent, low-cost fees and **charges that vary by account type**: Essential, Premium, or Premium Plus. There are no overdrafts or hidden costs, and you only spend what's on your card. Payments, Direct Debits, and PayPoint top-ups are all supported. Multilingual customer care and regulated financial protection ensure your money stays safe. **Please note: To use this service, you need to be a member with us.**

For more information visit their website:

Suits Me®: The personal account that suits you.



## Make Saving Simple with Payroll Deduction

Grampian Credit Union partners with employers to help staff save or repay loans easily through payroll deductions. Employees enjoy secure savings, and all other benefits. Profits are returned as dividends, promoting long-term financial wellbeing and community support.



Check our website to see if your employer is one of our partners, and feel free to contact us if you'd like to switch from Direct Debit or Standing Order to Payroll.

Grampian Credit Union | Employer Partnership

## Cash Perks It's simple!

**cash**  
PERKS



Grampian Credit Union is committed to finding the right partners to support our members

As mentioned in our previous newsletter, Grampian Credit Union has partnered with **CashPerks** to make accessing your money even easier. This secure service helps members who may face challenges with traditional banking by allowing eligible members to withdraw cash directly from their Credit Union account at an ATM without needing a debit card, just a mobile phone.

Through a secure online portal, payments of £10-£500 can be sent instantly via SMS, and recipients receive a text with details to collect their cash from over 17,000 ATMs across the UK.

CashPerks is a safe, quick, and cost-effective way to send and access cash when you need it.

## Stay Safe

As the festive season approaches, online shopping and digital payments increase, making it more important than ever to protect your data and finances.

Use **strong, unique passwords** and **two-factor authentication** to secure your accounts. Be cautious of **phishing emails, fake offers, or too-good-to-be-true Christmas deals**.

Always shop on **secure (https://) websites** and avoid sharing personal details on unfamiliar platforms.

Keep your **devices and apps updated** to guard against cyber threats, and steer clear of **public Wi-Fi** for financial transactions. Regularly **check your bank statements** for unusual activity.

Staying vigilant now will help you enjoy a safe and stress-free festive season.

For more tips and advice about online safety, what the Law says and protection visit:

Online safety | ICO



## Keep Your Details Up to Date!

To help us serve you better, please take a moment to **check and update your contact and Bank details**

Having the correct information means we can

Process your payments smoothly

Keep you informed about important updates

Provide faster more reliable service

**If your details have recently changed, if you have a mobile phone number, or an email address please provide and update them today!**

**You can get in touch with us by Phone, email or simply visit our office we'll be happy to help.**

## Remember

Get involved with your Credit Union! Share leaflets, posters, or your personal experience with family, friends, and colleagues to help raise awareness of Grampian Credit Union. Every small action, chatting about the benefits, putting up a poster, or inviting us to an event, helps our community grow.

Will you spread the word?

## How you can save with us?

**Saving is a simple way to plan for future, handle unexpected expenses, and reach personal goals. Whether you're setting money aside for emergencies or a special occasion, our saving accounts can make it easier and more rewarding.**

### Easy Saver Account

Our Easy Saver Account is perfect for members who want to start saving with small minimum deposit and easy access to their funds. It's an ideal account for those who want to build an emergency fund, for travel, or just for unforeseen events.

### Junior Accounts

Junior Accounts are available for children or grandchildren, allowing them to start building their savings early with all the benefits of Grampian Credit Union membership.

### Christmas Savings Account\*

For those looking to save specifically for the Winter holiday season, the Christmas Savings Account is a safe and secure way to set aside funds for gifts, travel, or any festive expenses.

\*Terms and Conditions apply, visit our Website for more information

[Grampian Credit Union | Savings](#)

## Don't forget Online Banking

*You can Enjoy secure online banking with encrypted logins. Check balances, transfer funds, and pay bills on the go. Always access your account privately for added security.*

[Grampian Credit Union](#)

### Website Quick Access

[Grampian Credit Union | Home](#)



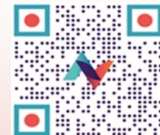
### You save your way

You can automate your savings by scheduled Direct Debits for regular transfers, setting up standing order on a convenient date, or using a Payroll deduction if your employer offers it. Additionally, you can contribute Pension payments directly to your Credit Union account and have Social Welfare benefits paid in there as well.

If you're unsure, get in touch



### Have you heard about our App?



Use the **NIVO** app to securely message, verify ID, complete forms, connect your bank, and e-sign documents, all in one place.

Available to download from all app stores



## FairFuel

access to credit to keep rural homes warm

**Do you need help to afford home heating oil to keep your home warm?**

Are you:

- ☒ Living in Aberdeenshire
- ☒ Using home heating oil
- ☒ A householder on a low income
- ☒ Willing to take part in a pilot project?



We all need a little help and being able to access credit is important to be able to afford larger purchases, like home heating oil. Poverty Alliance and Grampian Credit Union are working together to help people access no interest loans to be able to purchase enough home heating oil to keep their homes warm.

#### How will this work?

Your nearest participating organisation can take your details to connect you with the Credit Union. These include: Aberdeen Foyer, Gordon Rural Action, Money Advice and Welfare Rights team, Scarf, Inverurie Community Partnership, Ballater Community Trust, Community Kitchen Stonehaven and Marr Area Partnership.



Once you have agreed a loan amount, and a repayment plan that is affordable for you, the Credit Union will pay this direct to your home heating oil distributor.



This is a pilot project – we want to know if it worked for you. You will be invited to answer a short anonymous survey about your experiences at the end, to help us understand what went well and what didn't.

If you think you would benefit from this please speak with the organisation who gave you this leaflet, or contact the credit union direct.

tel:01224 561506 admin@grampiancreditunion.co.uk 07/2025 - 07/2026

## Need home heating oil?

**Make buying home heating oil more affordable using an interest free loan**

Poverty Alliance are partnering with Grampian Credit Union to offer a no interest loan to buy home heating oil, keep rural homes warm and be able to pay back affordable amounts.

Speak to a local advisor for more info or contact the credit union direct

#### Banff and Buchan

North West Citizen's Advice: 01888 562495  
Aberdeen Foyer: 01224 212924

#### Buchan

North West Citizen's Advice: 01888 562495  
Aberdeen Foyer: 01224 212924

#### Marr

South West Citizens Advice: 01224 747714  
Gordon Rural Action: 01466 794310

#### Kincardine and Mearns

Kincardine and Mearns Citizen's Advice: 01569 766578

#### Garioch

South West Citizens Advice: 01224 747714  
North West Citizen's Advice: 01888 562495

#### Formartine

North West Citizen's Advice: 01888 562495

#### Aberdeenshire wide contacts

Aberdeenshire CABs Helpline number: 0800 028 1032  
Money Advice and Welfare Rights: 01467 538555

Scarf: Provides a range of services to help you live warmer and reduce your fuel bills. 0808 129 0888

### Life's challenges getting to you?

Whether it's energy bills, mental health, gambling, addiction, or other pressures, support is available. Below are links to organisations offering advice, guidance, and practical help.

**SCARF:** Provides energy advice and financial support to help households in the North East with fuel costs and sustainable solutions.

Click [Scarf](#) to access the website.

**Energy Action Scotland** [About Us - EAS](#)

**Aila:** [Support For Women Experiencing Gambling Harm in Scotland](#)

<https://www.cashfirstaberdeen.scot/>

MoneyHelper's [Tools and Resources](#) on Savings

Get the latest on scams and how to avoid them by visiting [Trading Standards Scotland's website](#)



## Introducing some of our Staff Members

### Nikola Loans Manager

Nikola joined us as Loans and Membership Manager in August this year.

Some of you may remember Nikola from when she was a volunteer with us pre-Covid. Nikola is delighted to be back working for us.

Nikola brings a wealth of knowledge and understanding from her time in the third sector.

Nikola makes sure your loan is assessed and a decision made within the timeframe of 1-2 working days.



### Ilhem

### Business Development Associate

**Ilhem** has worked for over a decade in both private and public sectors, contributing to Data-Driven projects, community focused services, and digital content creation.

Ilhem started as a volunteer this year before securing her current position as Business Development Associate. She is excited to apply all her skills to increase Grampian Credit Union visibility, support the team and the business overall, and help drive new opportunities for growth.

Ilhem project managed our recent series of financial workshops held in communities around Aberdeenshire

## Our members share their experiences

**J. M**  
Easy to apply . A lot of options

**Anonymous**  
Very happy with how staff deal with all aspects of my service with credit union. staff are friendly, helpful, very efficient in their operation, 5 stars all round. many thanks.

**Member Visiting Office**  
Always friendly if you have to phone them with a query or prompt reply if using the app, would highly recommend and have done already

**S. I**  
I have found the service very good, always quick to respond

**S. M**  
The Credit Union has played a major part in helping save / provide loans throughout my life from buying my first ever car to saving for our wedding and honeymoon. My husband and I both save monthly and our kids have savers accounts. The Credit Union is a god send.

**R. A**  
Grampian union credit has been helping me and family when in serious financial need

**Member Visiting Office**  
Keep up the great work

**L. A**  
I do like emailing any queries rather than calling, just due to time constraints with working

**Member Visiting Office**  
I have been a member of Grampian Credit Union for many years. I have never had any problems or issues. The staff are very friendly and helpful.

