

 We help you find affordable loans and ethical savings

We serve everyone at any life stage

## WHAT ARE CREDIT UNIONS

Credit unions are not-forprofit cooperatives, owned and controlled by their members rather than shareholders.

They are committed to helping their communities and members and offer different financial services that improve their quality of life.

## WHO CAN JOIN

To become a member of a credit union, you need to have a common bond with the other members.

For example, living in the same area, working for the same employer, or belonging to the same church or trade union.

## **BENEFITS**

- Low fees
- Lower loan rates
- Higher interest rates on savings accounts
- FSCS protected
- Helping members to improve their credit score
- Workshops for improving members financial management
- Junior saving accounts
- Member owned
- Community involvement is priority
- There is a credit union for everyone

## WHAT CREDIT UNIONS DO







Savings Accounts



**Junior** Savings



ISA



Pre-paid **Debit Cards** 



**Employee** Benefit Scheme



Christmas Savings



Current Accounts



**Joint** Accounts



Online Access



Members' Discounts



Mortgages