

SPCU WINTER NEWSLETTER

YOU S'NOW THE DRILL!

Make this Christmas the most wonderful time of the year with our popular 'Christmas Loan'. Whether it's to help with Christmas shopping, treat your 'elf or to spruce things up around the house before the big man comes, it's perfect to help check off that list.

12 Xmas Prizes

It's time for another FREE competition and this Christmas we want to spread some joy around even more members

Our Credit Union Cadet is being chased round the country on the lead up to Christmas by the Grinch – each week you will find her hiding in a different iconic place. Guess the place correctly and you will be entered into our weekly draw for 2 chances to win.....£50 cash!

To view the competition details, you must follow us on our social media channels – Facebook, Instagram and Twitter – or download our FREE SPCU App.

You must be an existing member to be eligible to win – so spread the word around your colleagues as you can join through our app at the click of a button!



(T&C's apply and are available on request)

With our quick and easy online loan application and a decision and payout in 1 working day, there's no need to get your tinsel in a tangle, we've got you covered. Borrow up to £1,500 and spread the costs over 12 months!

Instant Withdrawals!

Who wants 'Cash in a Flash' this Christmas? We now have instant withdrawals from all savings accounts. And we have instant pay out from your Budget Booster account - it's our amazing ethical alternative to a credit card.

- 24/7 instant access to funds via our app, No hidden costs or charges, One monthly payment!

Browsing online or in store for presents and need an extra boost? With the Budget Booster account it couldn't be easier to have the money in your account in a matter of minutes!

BUDGET BOOSTER

Credit Limit	Monthly Payment	Interest Rate
£ 500	18	17.9%
1,000	36	17.9%
1,500	50	12.7%
2,000	67	12.7%
2,500	82	10.9%

At Times Like This You Can Rely On Us!

Did you know that our rates have remained the same throughout lockdown? Many high street banks have increased their rates on loans – we now beat them on rates under **£7,499!**



And with our **CASH IN A FLASH** approach as quick as Santa delivering presents – what are you waiting for? Check out our loan calculator on the app, online or call the team on 0141 771 1314.

	£1,000-£2,999	£3,000-£4,950	£5,000-£7,499
BANK OF SCOTLAND	27.9% APR	23.9% APR	11.7% APR
HALIFAX	28.9% APR	19.9% APR	9.9% APR
LLOYDS	26.7% APR	24.9% APR	15.4% APR
RBS	24.9% APR	19.9% APR	7.9% APR
TSB	19.9% APR	21.7% APR	9.9% APR
SCOTTISH POLICE CU	£1001-£2499 12.7% GUARANTEED	£2500-£4999 10.9% GUARANTEED	£5000-£7499 7.9% GUARANTEED

AGM Notification

The Board Propose A Dividend of 1.2%

If you would like to take part in our annual AGM – it will be held virtually this year via Microsoft Teams. We will be discussing the proposed dividend payment on the main share savings accounts (To view our annual accounts and report please visit: www.scottishpolicecu.co.uk/downloads/).

The meeting will be held on the 8th of December at 6.00pm. Should you wish to attend our virtual AGM, please email us at info@scottishpolicecu.co.uk to submit your interest no later than the 1st of December. We will then send you further details on how to attend virtually. Spaces are limited to 250.



WE'VE GOT YOUR BACK

Payment Waiver

Did you know all of our loan products are covered by payment waiver – at NO cost to you!

If you are unable to work long-term due to an accident or illness, call us after 4 months have passed and we can help you submit an application. Payments can be waived for a maximum of 18 months – T&C's do apply.

No arrears are built up on your loans, no credit scores are affected and throughout the process the loan amount continues to decrease, providing peace of mind when you need it most.

FAMILY SUPPORT PACKAGE

NEW ARRIVAL LOAN

Happy new arrival, happy days, happy home - let us give you a helping hand!

Borrow up to £1,500 over 12 months before or during your leave. Why not use this to help prepare for your new arrival beforehand? Or to help ease the financial pressure of your precious time off!



'FAMILY BREAK'

The 'Family Break' policy will allow you to temporarily 'freeze' your loan & savings payments*, for up to 6 months, during your well-deserved time off!

The 'Family Break' lets you take a rest, as our member's wellbeing matters to us!

Call 0141 771 1314 or email us for more info!

*Please be aware: If loan payments are deferred, this will increase your loan term & you may accrue higher interest over the time period. This 'break' can be used for an existing loan or a new loan (excluding Pre-Retirement Loans).

Although this year has been tough we have continued to be there and support you all as part of the police family. We have a range of products available should you find yourself struggling.

Please don't hesitate to contact us for a chat if you are worried or struggling financially. **AVOID** the pitfalls of 'debt solutions' - trust deeds and sequestrations may both have a negative impact on your finances long term. **STOP**, take a breath and consider all your options.



HAVE A WONDERFUL CHRISTMAS

STAY SAFE EVERYONE!

www.scottishpolicecu.co.uk 0141 771 1314