

'Tis the season again folks! Time for wrapping up in warm blankets with a cup of hot chocolate and reading up on all that the SPCU has done this year.



There's still time to get those last minute presents under the tree and Yule be sorry you missed out so get online or give us a call and apply today!

Borrow up to £1,500\* and spread the cost over 12 months!



Best of all - it's available all year round! £1,500 over 12months, 12.7% APR, repayments at £134 plus minimum savings of £10 for £144 total.





#### /IN THIS WINTER WITH SPCU

Keep up to date with all of our news and exciting FREE competitions!

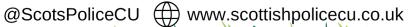
Follow us on social media!

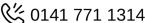
Use your phone camera to scan the QR code to go straight to our website!











#### ONLINE CHANGES

We have recently made some changes to the online withdrawal rules for share accounts. This means that you may not be able to withdraw large amounts over a short period of time. We apologise if this causes any inconvenience for you however these changes have been made with the safety of our members money in mind.

You can still access your shares online via our app or website but if you are looking to withdraw anything over £1,000 please contact the office!

There has been an increase in phishing mail and scam attempts online. Please remember that our staff will never ask for your security code or account password. If you receive a call asking for these please hang up and report this to us at either info@scottishpolicecu.co.uk or 0141 771 1314.

Our official accounts are only found on Facebook, Twitter and Instagram.

## **LOOKING FOR A LOAN?**

Looking to borrow for a special event? Time to upgrade your sleigh? Or just looking for a break away in the sun from the day to day mundane? Well look no further, our loans are considered and if approved\*, are paid out within ONE working day!

Unlike most lenders, our interest is calculated on the reducing capital balance. This means as you repay your loan you pay less interest! And while other lenders interest rates have gone up in the past months, the Credit Union has not followed that trend!

Maximum Loan Term: Value up to £9,999 - 5 Years/Value between £10,000-£25,000 - 10 Years

#### **LUMP SUMS**

The decision to suspend lump sum deposits towards savings products is still in place. We are grateful for all the support throughout this past year and we regret that we are unable to accept these at this time.

We are sorry for any inconvenience however we are monitoring the situation and will send notice if there are any changes to this policy.

Have the final sleigh this December at our AGM!

Cast your vote on the 6th of December for our proposed dividend of...

1.9%

Call the office on 0141-771-1314 or email info@scottishpolicecu.co.uk and let us know if you would like to attend.



# **MYTHBUSTING TIME!**

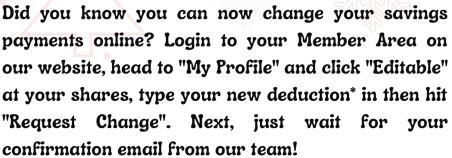
MULTIPLIER - Borrowing is not dependent on the amount you have saved! With our loans you can apply for anything up to their maximum limit! (Maximum: £25,000)

TOP-UP LOANS - You <u>DO NOT</u> need to clear your current loan to apply for a new one! If you are applying for the same purpose as your current loan you can top your balance up or if it is for a different purpose why not consider our Standard Loan?

<u>GUARANTEED RATES</u> - Our advertised interest rates are <u>EXACTLY</u> what you get! Unlike other lenders, we do not use representative rates and do not rush to increase rates in line with the Bank of England!

<u>PERSONAL TOUCH</u> - Each loan application is individually considered by one of our experienced team. <u>We do not use credit scoring</u> and take the time to ensure our loans are fit for the purpose our members need them to be.

# <u>ONLINE PAYMENT CHANGES</u>



\*Minimum: £10 Maximum: £1,000, Requests for £0 will be rejected.



Get rid of those pesky high interest catalogues and store cards this Christmas with our Budget Booster! It's the perfect product for that little pick me up during the month. Simply pick one of our limits, call the office to apply and only repay on what you borrow\*.

P.S. Your shares are not attached!

\*Minimum withdrawal: £50. If you do not withdraw from your Budget Booster your repayment amount will go directly into your shares.

Credit Limit	<b>Monthly Payment</b>	<b>Interest</b> Rate
£500	<b>£1</b> 8	17.9%
£1,000	£36	17.9%
£1,500	£50	12.7%
£2,000	<b>£67</b>	12.7%
£2,500	£82	10.9%

The Annly For more information places contact the office

Green

Here at the SPCU office we are doing our absolute best to make sure we are not wasting any materials or energy needlessly.

You can view a statement of your account, access your shares, apply for loans and change your details or monthly savings amount all online 24/7!\*

We are dedicated to helping combat global warming and hope that you will continue to support us in this effort.

### MONEY SAVING TIPS

\*See the attached leaflet for how to get online!

SAVE BEFORE YOU SPEND - Save as little as £10 per month with SPCU. This allows you to apply for our Standard and Budget loans should you need them.

RECORD MONTHLY INCOME & OUTGOINGS - Look out for ways to cut spending such as cancelling unused subscriptions.

TRY A 'NO SPEND' WEEKEND - Do free activities with your family and friends such as walks, visiting parks, museums and galleries. (Some galleries offer free classes for children and the elderly!)

CONSIDER OWN BRAND PRODUCTS - Look out for supermarket own brand products or 'wonky' fruit and veg on your weekly shop.

SEARCH FOR DISCOUNTS - When shopping online look for discount codes. Remember to check for excellent SPRA discounts, your Blue Light Card or consider signing up!

If you are struggling keeping up with your repayments please speak to us. We know how daunting it may be to pick up the phone and dial that number but our professional and friendly team are always here to have a confidential chat with you about your situation.

Debt solutions may seem attractive at first but they will leave a lasting impact on your credit (regardless of how well they are rated on Trustpilot!) Please speak to us before considering signing up for a solution, we may be able to help!



Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential

Regulation Authority. No.213597



# Follow our quick starter guide to get online access to your account!

If you do not have an email address or mobile number on file please contact the office on 0141 771 1314 or info@scottishpolicecu.co.uk so that we can help get your account up-to-date!

To access your online account you need to have a valid email address or mobile number. As part of our online security we utilise a 2-Factor-Authentication process as a preventative measure in protecting your account.

#### WEBSITE

- Open your preferred internet browser app -
- Search for www.scottishpolicecu.co.uk
- Click "Member Login"
- Enter your Member Number (Maximum: 5 numbers. If you are unsure of this please contact the office!)
- Enter your Password
- Click Login!

#### SMARTPHONE APP

- Using the PlayStore (Android) or App Store (iPhone), search for "SPCU Mobile" and install the app. (Our app is published by CU Apps and has a St. Andrews Cross on it!)
- Once downloaded, open the app and you will see our Login screen
- Enter your Member Number (Maximum: 5 numbers. If you are unsure of this please contact the office!)
- Enter your Password
- Press Login!

#### ACTIVATING YOUR ACCOUNT

If this is your fist time logging in you will need to activate your account by clicking "Activate Account Here" on our login page.

- Enter your First Name as shown on your statement
- Enter your Member Number
- Select an option to receive your 2FA code then click "Send Code"
- Enter the 2FA code received via text or email
- Select a memorable password for your account
- Click "Submit" and you're ready to login!

If you experience any issues when attempting to access your account online please contact the office on 0141 771 1314 or info@scottishpolicecu.co.uk