



Scottish Police
Credit Union Limited



'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.



Check out our **Christmas loan!**

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 12 months, 12.7%APR, repayments at £134 plus minimum savings of £10 for £144 total.



WIN 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!



@ScotsPoliceCU



www.scottishpolicecu.co.uk



0141 771 1314

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!

*T&C's Apply.

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 **DO NOT** 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?

GUARANTEED RATES - Our advertised interest rates are **EXACTLY** 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!

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

ONLINE PAYMENT CHANGES



Did you know you can now change your savings payments online? Login to your Member Area on our website, head to "My Profile" and click "Editable" at your shares, type your new deduction* in then hit "Request Change". Next, just wait for your confirmation email from our team!

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

CHECK OUT OUR BUDGET BOOSTER!

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 | 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% |

*T&C's Apply. For more information please contact the office.

GET ONLINE WITH SPCU

**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 first 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