

NEWARTHILL CREDIT UNION ISSUE 24/1

Dear Members,

We hope this newsletter finds you well. As your credit union we would like to inform you of some positive information:

Membership has been increased by 28% over the last quarter. The loan book is the highest it has been over the last 3 years. These signs of improvement will benefit our Credit Union

Loans from the Credit Union remain a Fixed Interest Rate, Fixed Repayments and Fixed Terms.

If you are experiencing any difficulties with your account, please contact us.

<u>Deposit & Repayments</u>	Loan Applications	<u>Withdrawals Request</u>
Office: Mon – Thurs	Office: Mon – Thurs	Office: Mon – Thurs
10am -12pm	10am -12pm	10am -12pm
Telephone Payment:	Telephone:	Telephone:
Mon -Thurs 10am – 3pm	Mon - Thurs 10am – 3pm	Mon - Thurs 10am – 3pm
Fri 10am – 12pm	Fri 10am -12pm	Fri 10am -12pm
Standing Orders – Any time	Website/App - Anytime	Website/App - Anytime
<u>Telephone</u> 01698 862770 <u>Email</u> enquiries@newarthillcu.co.uk <u>Website</u> www.newarthillcu.co.uk		Android App

To make the Christmas season merry & joyous, come to the credit union and join us! If you need some help over the festive spell, Why don't you Pop-in or give us a bell?

Lending & Membership

We are seeking volunteers who can commit to a minimum of 2 hours per week. This is a great opportunity for individuals to give back to the community and gain experience. If you are interested, please contact us.

Over the last month we have put 2 boxes in the foyer of the office. 1 box is for any nonperishable goods and the other is for bags for life. This is to help a local cause The Wee Mobile Food Bank. All donations will greatly help people in need during the winter months. We have a selection of books available for anyone who would like to take them home in exchange for a donation to our St Andrews Hospice Box.

Communication from the Board of Directors

Ensuring that your nominee information is up to date is crucial as they will receive any funds in the account up to £5,000 in the event of death. Any other funds will require a Will or Grant of Confirmation

The month of October begins Free Wills Month. Offering members of the public aged 55 and over the opportunity to have their sample Wills written or updated free of charge by using participating solicitors in selected location across England and Scotland. Contact your local solicitors to see if they are participating.

To gain more information visit freewillsmonth.org.uk