

## WHAT DOES YOUR CREDIT UNION PROVIDE FOR YOU?

- ◆ Access to loans, from £100 to £10,000, subject to affordability, no need for prior savings
- ◆ Interest rates that aim to beat the banks on most loans up to £5,000
- ◆ Exclusive loan products available via payroll schemes
- ◆ Access to savings accounts – short term, long term and for Christmas!
- ◆ Safe savings – FSCS protected
- ◆ Flexible savings – any amount or frequency, many ways to pay in
- ◆ Accounts for Juniors
- ◆ Dividend on savings\*
- ◆ Access to SCU Budgeting Accounts (SCUBA and SCUBA*lite*) to take the strain out of managing your money
- ◆ Access to online banking/pre-paid debit card to use with your account
- ◆ Access to friendly, face to face financial services.
- ◆ An ethical alternative to profit-driven banking.

*\*Subject to Credit Union making a surplus*



### Opening Hours:

Monday	10am – 3pm
Tuesday	10am – 3pm
Wednesday	10:30am – 3pm
Thursday	Closed
Friday	10am – 3pm
Saturday	9:30am – 12pm

### **New Branch in Rotherham**

Please see website for details of opening hours & services

Information Points also listed on website

### Contact Us:

Telephone on 0114 276 0787

(telephone line staffed from 9:30am until 3:30pm on weekdays and 9:30am until 12pm on Saturday).

Email your queries to: [admin@sheffieldcreditunion.com](mailto:admin@sheffieldcreditunion.com)

### Visit our website:

[www.sheffieldcreditunion.com](http://www.sheffieldcreditunion.com)

Published September 2016



Savings and Loans across South Yorkshire

## Savings and Loans across South Yorkshire

Through The Sheffield City Region



You can find us on Commercial Street, opposite the Fitzalan Square / Ponds Forge Tram Stop

We now have a Rotherham Office (no cash service) on Eastwood Lane, Rotherham, S65 1EQ

**Sheffield Credit Union Limited**

**16 Commercial Street**

**Sheffield**

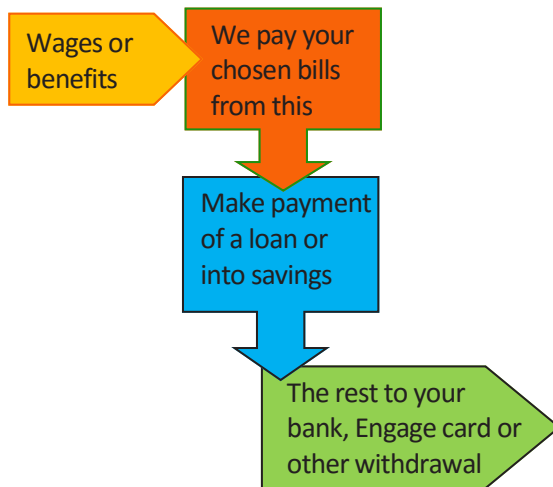
**S1 2AT**

**Telephone: 0114 276 0787**

## SCU Budgeting Accounts

Are you having to manage on a reduced income? Do direct debits cause you problems because you never know when they will be taken? Do you have bank charges?

Our **SCUBA** accounts help organise your money, reduce bank charges and help you to make the most of the money you have.



### HOW DO I SIGN UP:

Contact us by Phone: 0114 2760787

Email: [admin@sheffieldcreditunion.com](mailto:admin@sheffieldcreditunion.com)

Visit us: 16 Commercial Street, S1 2AT

£5 – £10 per month depending on service chosen. If your housing provider is signed up we may be able to reduce the cost to you! Sheffield Council Housing is signed up! Ask about other housing providers.

## Going for Gold

Here's why our Gold Loans are so popular with our members...

- ✓ **Quicker loan decisions** – receive your decision 2 days sooner on average (compared to Starter Loans).
- ✓ **More likely to be approved** – around 95% of Gold Loans are approved.
- ✓ **Pay less interest** – 33% less compared with our Starter Loans.
- ✓ **Apply when you want** – more freedom (subject to having sufficient savings).



### Here's how...

1. Save regular amounts for at least 12 weeks.
2. Apply for a loan based on your saving – the first loan can be up to 3 times your eligible saving.
3. Fully repay the loan to be able to apply for higher multiples of your savings.

## Online Banking Services.....

Follow the links on our website to:

- See your balance and recent transactions;
- Apply for a loan;
- Withdraw funds from your account;
- Join as a member;

Also available on your mobile phone!

Additional £2 joining fee for this service, but no need to provide additional ID or attend the office (unless ID check fails).



## Save for Christmas....

All savings are safe with us (FSCS protection) and our Christmas Savings account has the following benefits:

- ♦ High street voucher for all account holders at 31st October\*
- ♦ Entry into a draw for a luxury hamper

\*minimum balance applies

## Recommend a Friend

If you have benefitted from our services or like our ethical approach to financial services, why not recommend us to friends, colleagues and family? Employers can join and you can save from your wages. Benefits accepted too.

**The not-for-profit alternative to high cost lenders & banks**