



# Happy New Year

to you from 1st Class Credit Union. We thank you for making 2023 one of our best yet! This year, we have hit all-time highs, thank you to you all. We can't wait to see what 2024 brings for our credit union.






# DEBT CONSOLIDATION

We know the beginning of a new year can be tough for a lot of people in many ways. A 1st Class Debt Consolidation loan can help you start the year off in the right direction.

Our loan can turn multiple high monthly payments into one manageable payment. Saving you time, money and stress. Contact us today to find out more.




## Just some of the benefits of borrowing from 1st Class CU



One affordable weekly/monthly repayment



An interest rate of 16.1% APR



Save money on interest with our loan

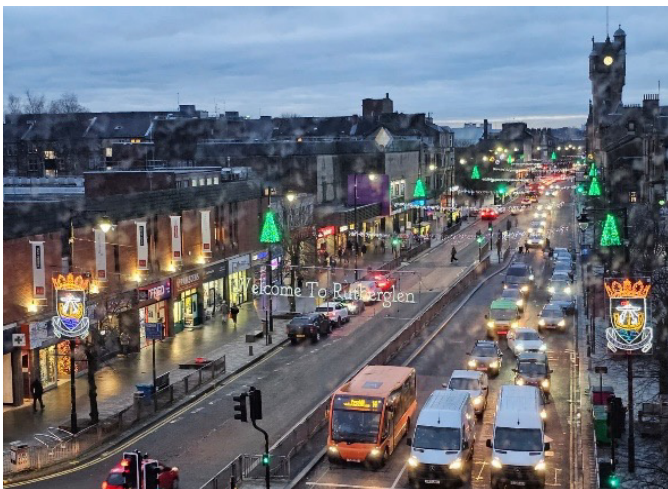
# ANNUAL GENERAL MEETING 2024

Our Annual General Meeting of 2022-2023 will be held on Monday 26th of February at 6pm. This year our meeting will be hosted online with support of our trade association ABCUL.

We hope you can join us from the comfort of your own home.

Please keep an eye out on our social media channels and emails coming out over the next few weeks regarding registering and joining our Annual General Meeting.

If you have any questions, motions, or something you wish to raise, please email us on [reception@1stclasscu.co.uk](mailto:reception@1stclasscu.co.uk) and this will then be seen by the correct personnel.





# SUCCESS STORIES

## Christmas LOANS 2023

In the fun up to Christmas our Loans Team paid out more than 750 Christmas Loans to our members. These loans totalled over £685,000.00 and made a great difference to our members' Christmas. Did you know you can save all year round for Christmas, with our Christmas Savings Club: To apply, please log into your online account.



## WELCOMING NEW MEMBERS

In the first quarter of this financial year we have welcomed 368 new members to the the 1st Class Credit Union Family.

We hope you make use of all products we have available to you including our 1st Class Discount Club.



## WORKPLACE VISITS

Since October 2023, we have attended 40 different workplaces across the whole of the UK. From Belfast, to London, to Northampton, and up to Aberdeen, there is no where we won't go to see our members.

We thank our Ambassadors for helping to set up the workplace visits to allow us to speak to existing members in person and allowing us to help and sign up our new members to benefit from our credit union services and products we have to offer.

In the next 3 months, we have a lot of workplace visits, conferences, events lined up. If you want us to attend your workplace, please email Gurmeet on [gurmeet@1stclasscu.co.uk](mailto:gurmeet@1stclasscu.co.uk), who will organise this.



# CWU AND PCS CONFERENCE

1st Class Credit Union will be attending CWU and PCS Conferences again this year. We're looking forward to the CWU Conference in Bournemouth in April and the PCS Conference in Brighton in May. We hope to see many familiar faces and new ones this year-round, as well as recruiting members and ambassadors to join us at 1st Class Credit Union.

PCS Conference, last year in Brighton was a success event for us as we gained over 50 workplace contacts including a few ambassadors to join our growing credit union family.



**1st Class Credit Union Ltd, Aspire Business Centre, 16 Farmeloan Road, Rutherglen, G73 1DL**  
 Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority  
 and The Prudential Regulation Authority (FRN No. 213700) Mutuals Societys Register 72CUS

We are emailing you because you are a member/prospective member of 1st Class Credit Union

**Our mailing address is:**

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[www.1stclasscu.co.uk](http://www.1stclasscu.co.uk)



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