



Happy New Year

to you from everyone at 1st Class Credit Union.
We hope this year brings you a lot of happiness and good health.
Sending you best wishes for the year 2023!



FAMILY FEBRUARY

Let's start 2023 correctly with 'Family February'.

Change your family members' habits from spending to saving, positively impacting their financial situation and wellbeing.

Help your family members to save each month with the option of borrowing from the credit union. T&Cs apply.

In February, we are giving you £5 for every family member you promote to the credit union.

Family members must reside at the same address as you.

Please click the link below to join:
www.1stclassscu.co.uk/join-us



Christmas
2022

From October 1st to December 31st our amazing Loans Team paid out 414 Christmas Loans to our members. This year our members benefited from £416,000.00 worth of Christmas Loans.

We know it has been a difficult 2022, so we wanted to make sure our members could turn to us for help to spread the cost of last year's festive season. This was especially important with national strikes and industrial action.

For Christmas 2023, you can build to save with us with our Christmas Savings Club, Saving £20 per month, gives you over £200 to withdraw this December.



MEMBERS SUPPORT

During the financial year our members faced the difficult challenge of navigating the Cost-of-Living Crisis. To help them during this time we introduced some new workflows and made some changes to support them as much as possible.

Support Team – The creation of a support team within the credit union allowed us to deal with member requests as quickly as possible in a centralised location. By creating an email address members can contact 24/7 we offered a new line of support for our membership. Should you require any support please contact us on paymentsupport@1stclasscu.co.uk

Policy Changes – The Cost-of-Living Crisis saw budgets stretched and disposable income diminish making it hard for everyone to make ends meet. We relaxed our rules on emergency withdrawals to give members a lifeline should they need it. During peak months we were approving almost £20,000 in emergency withdrawals for our members.

Training – During the year our staff undertook training on several subjects to help our service keep up with the challenges of the current financial climate. We delivered training on Vulnerable Customers, Financial Inclusion, Tackling the Cost-of-Living and more.

Member Credit Support

Following on with Member Support, with the industrial action and national strikes which is affecting majority of our membership, we feel it is important to understand our member's needs. Each week, our members lose a few days' worth of pay which of course has an impact on their household, bills, food, and much more. This is leaving our members in financial difficulty. We have provided our members with short term payment plans, amended credit agreements and temporary reduced payments. Since October 2022, we have supported hundreds of our members, with members paying in an average of £12.00 with the reduced payments in place, compared to the £82.00 they were paying with the agreed repayment and term. That is a reduction of £70 on average! We want to let you know, you are not alone, and we are here to help! We have a dedicated team to offer any support that we can to assist you through these tough times. We handle all circumstances on an individual basis and offer different and best solution(s).

Please click below to contact us via email at:
paymentsupport@1stclasscu.co.uk
or by phone on: 0141 552 8408

Below is a list of helpful phone numbers and web address; from help with dealing with stress or suicide thoughts, to groups that can help and support you through problems in your life which may be contributing factors to mental illness.

1ST CLASS CREDIT UNION:

Phone: 0141 552 8408
www.1stclasscu.co.uk

SAMH:

Phone: 0141 530 1000
www.samh.org.uk

SAMARITANS:

Phone: 116 123 (UK & Ireland)
www.samaritans.org

CALM:

Phone: 0800 58 58 58
www.thecalmzone.net

BREATHING SPACE:

Phone: 0800 83 85 87
www.breathingspace.scot

BROTHERS IN ARMS:

www.brothersinarmsscotland.co.uk

ALCAHOLICS ANONYMOUS:

Phone: 0800 9177 650
help@aamail.org
www.alcoholics-anonymous.org.uk

SCOTTISH WOMEN'S AID:

Phone: 0800 027 1234
helpline@sdaafmh.org.uk

NARCOTICS ANONYMOUS:

Phone: 0300 999 1212
www.ukna.org

COCAINE ANONYMOUS:

Phone: 0141 959 6363
www.cascotland.org.uk

GAMBLING ANONYMOUS:

Phone: 0300 999 1212
www.gamblersanonymus.org.uk

GAMBLE AWARE:

Phone: 0808 8020 133

NHS24:

Phone: 111
www.nhs24.scot

LIVING RENT:

www.livingrent.org

CITIZENS ADVICE:

Phone: 0800 028 1456
www.citizensadvice.org.uk

RAPE CRISIS SCOTLAND:

Phone: 08088 01 03 02

CARERS TRUST SCOTLAND:

Phone: 0300 772 7701
www.carersuk.org/scotland

PAPYRUS:

Phone: 0800 068 41 41
www.papyrus-uk.org

SANE:

Phone: 0300 304 7000
www.sane.org.uk

GIVE US A SHOUT:

Phone: 85258 (TEXT ONLY)
www.giveusashout.org

TIME TO TACKLE:

Twitter: @timetotackle
www.info@timetotackle.co.uk

DISABILITY RIGHTS UK:

www.disabilityrightsuk.org

YOUNG MINDS:

Phone: 0808 802 5544
www.youngminds.org.uk

NHS CHOICES:

www.nhs.uk

BE MINDFUL:

www.bemindful.co.uk

SURVIVORS OF BEREAVEMENT BY SUICIDE:

Phone: 0300 111 5065
www.uksobs.org

CRUSE BEREAVEMENT CARE SCOTLAND:

Phone: 0845 600 2227
www.crusescotland.org.uk



MEMBERS FEEDBACK

“ ‘Very helpful & a fast response. They look after their customers.’ ”

“ ‘A friendly, reliable, hassle free and courteous service, plus great rates of interest.’ ”

“ ‘Good low interest rates and very easy to deal with!’ ”

“ ‘Top Class. Staff are always extremely helpful and friendly; they really can’t do enough for you. Easy to save and withdraw money without fuss.’ ”

“ ‘Quick efficient and effortless!’ ”

“ ‘Very helpful on the phone Very patient helped me a lot.’ ”

“ ‘Staff are always there to help you.’ ”

“ ‘Saved my financial life and mental health.’ ”

“ ‘1st class service as expected. The loans processed quickly, and staff have been in touch from start to end.’ ”

“ ‘They (the staff) always went the extra mile.’ ”

“ ‘Very good service, easy to use app, always professional and helpful when contacting you.’ ”

“ ‘Loan was approved instantly, hassle and stress-free. Money was paid in by end of day.’ ”

“ ‘Great to work with and always there to help.’ ”

“ ‘So simple to use and navigate Fast response and superb communication.’ ”

“ ‘Yes I would recommend them and their staffs and services are excellent.’ ”

4.6/5

★★★★★
Independent Service
Rating based on 598
verified reviews.

feefo

Gold
Trusted
Service
Award
★★★★★
2022 feefo



AMBASSADOR'S UPDATE

We have over 15 Ambassador's at 1st Class Credit Union from all over the United Kingdom. We thank them for their ongoing support and help with helping with any member enquiries at their workplace, organising workplace visits with staff and Directors at 1st Class Credit Union.

We would love to have more of you onboard, if you can help spread the credit union's products and services, arrange roadshows, and recruit new members, please click on the below email to get in touch with Gurmeet Chahal at gurmeet@1stclasscu.co.uk

Gurmeet Virk

Heathrow Worldwide Distribution Centre

Mohammed Pathan

Northampton National Distribution Centre

Neil McLaughlin

Wishaw Scottish Distribution Centre

James McKecknie

Branch Secretary Glasgow & District Amal Branch

Brian Donaghy

CWU Rep Scotland

Terry Henderson

Peterborough Mail Centre

Paul Shanahan

Liverpool PCS

Lili Savage & Simon Carmichael

BT Belfast

Thomas MaCarrell

Newcastle Upon Tyne MC

Lesley Turnbull & Ross Seymour

Newcastle PCS

Louis Rathford

Chair of PCS Young Workers

Debbie Breen

South London PCS

Abdur Rasheed

Gatwick Mail Centre

Holly Allison

HMRC Glasgow

Steven Hiscox

Bristol Mail Centre

Lynn Coppendale

DWP Mexborough

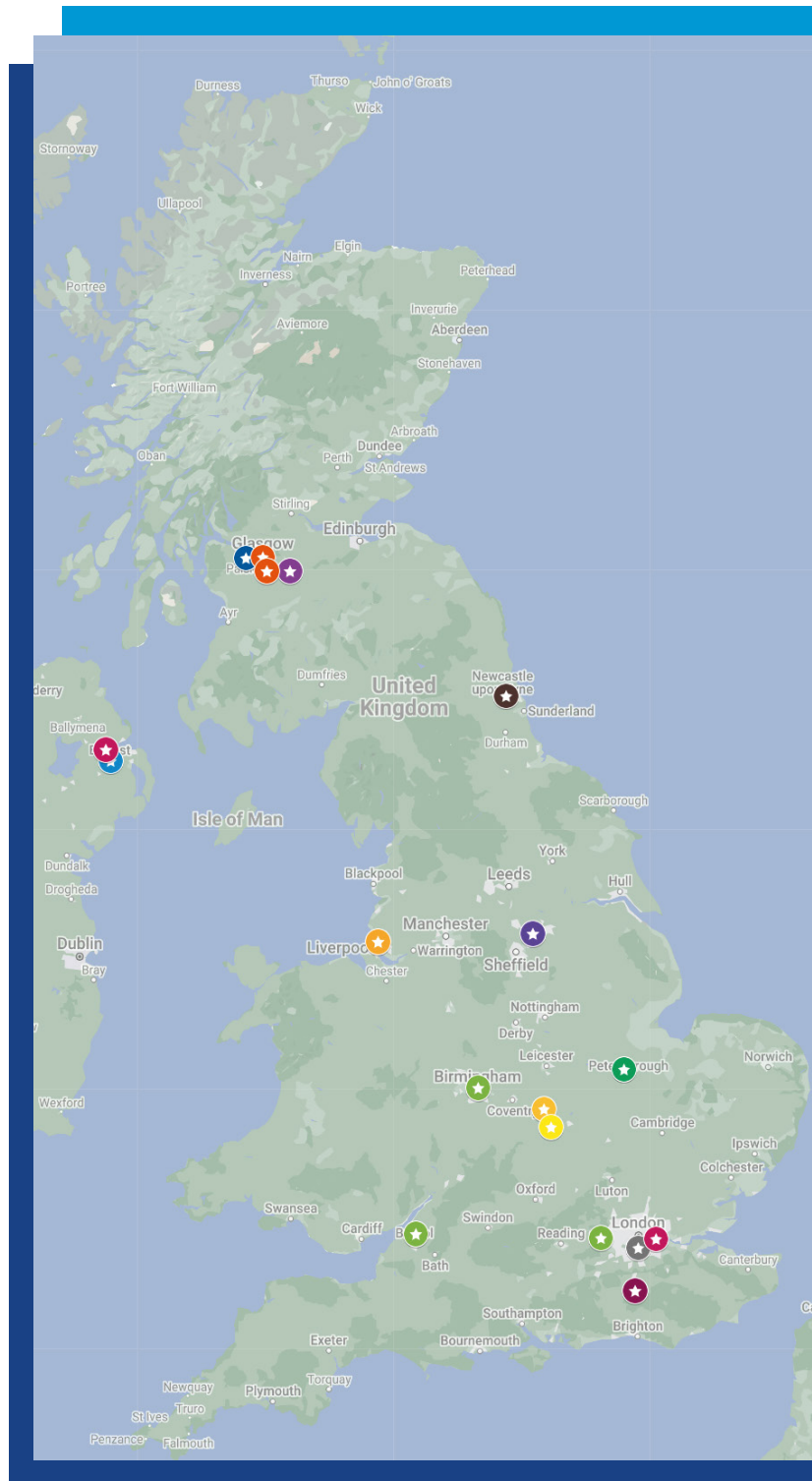
David Roan

DVSA Northamptonshire

Kim Hendry

PCS

AMBASSADOR'S



ANNUAL GENERAL MEETING (AGM) 2023

We are pleased to announce our AGM will be on Monday 27th February at 6pm. The event will be a hybrid event, allowing members to attend in person and online.

The AGM will be held at The Mercure Hotel, 201 Ingram Street, Glasgow G1 1DQ. Please look out for our further email this month with more information on our AGM.



**For hotel location and directions
please click here**

<https://goo.gl/maps/SsoQepsDRzneQ4wy9>

1st Class Credit Union Ltd, 105 Bell St, Glasgow, G4 0TQ

**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:

1st Class Credit Union Ltd, 105 Bell St, Glasgow, G4 0TQ • Tel: 0141 552 8408, Email: reception@1stclasscu.co.uk

www.1stclasscu.co.uk

