

# MOVED OFFICE

We are now pleased to announce that we have officially moved our office to:  
 Aspire Business Centre, 16 Farneloa Road,  
 Rutherglen, G73 1DL

The new office has allowed us to expand our office space, allowing us to build our growing team and quicken our services to you, our members. On Monday, 18th September, we held our opening day, allowing our ambassadors and members to come visit our staff and directors at our new home. The event was a great get together allowing staff, members, and directors to share ideas, processes, and thoughts. We hope to see more of our members as we do on our travels! You are welcomed to our new office at any time, come say Hi, if you are passing by.

Below are a few images of the event:

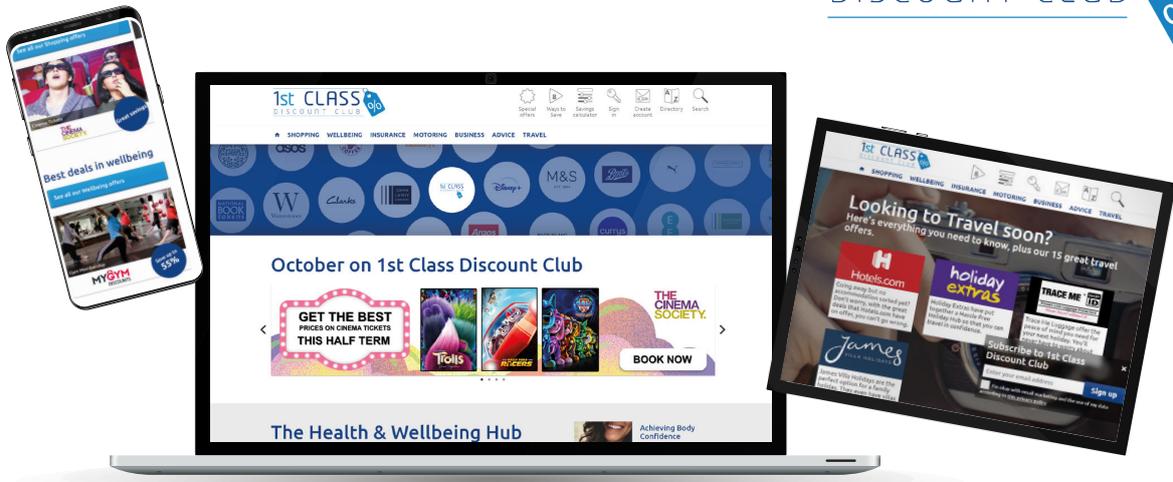
## 1st CLASS



CREDIT UNION



# 1st CLASS DISCOUNT CLUB



## Access all these brands and more



Enjoy a range of **exclusive discounts**  
available to you by logging into your  
members' area





# Christmas Loan

We are nearly at that time of year again, Christmas is only 2 months away and our Christmas Loan has now launched. There is not a better time than now to apply for our Christmas Loan. You can apply for between £500 - £2500 to be repaid over a maximum of 52 weeks/12 months T&Cs Apply\*, so by the time Christmas 2024 comes round, the loan will be fully paid off.

Last year we helped hundreds of members and paid our over £400k. With every penny helping families keep the cost of Christmas low.

Please [CLICK HERE](#) or link below to complete our Loan Application form or you can email us at [Loans@1stclasscu.co.uk](mailto:Loans@1stclasscu.co.uk)





## FACTS

### How much can I save?

If you are paying weekly via payroll deduction, the minimum savings per week is £4.00. If you are paying monthly via payroll deduction or by direct debit, the minimum savings per month is £16.00. You can amend your deduction online via logging into your online account: <https://secure.1stclasscu.co.uk/login.asp>

### What Products does 1st Class Credit Union offer?

We have launched our Christmas Loan, available till 31st December 2023. We now offer Season Ticket loans and offer Christmas Savings Club. Our Discount Club, allows you to save on average of £400 per year.

### Can I apply for a Loan?

You can only apply for a loan if you are a member of 1st Class Credit Union and have made your 1st deduction – either via payroll deduction or by Direct Debit. T&Cs Apply\*

### What Loan can I apply for?

You can apply up to £20,000. The loan products we have available are: Personal Loan, Secured Loan, Debt Consolidation Loan and (Christmas Loan Oct-Dec) and Premium Loan. T&Cs Apply\*

### How can I pay off my loan(s)

You can pay your loan by calling our office or by emailing us. If you wish to add additional funds to pay off your existing balance(s), we can email a card payment link to you or do this over the phone, please call us on 01415528408 or email us at [reception@1stclasscu.co.uk](mailto:reception@1stclasscu.co.uk) T&Cs Apply\*

### How can I withdraw my Share Balance?

You can make a Share Withdrawal over the phone by calling our office on 01415528408, online via our Members Area Login on <https://secure.1stclasscu.co.uk/login.asp> or our Mobile App.

### Can I withdraw my Share Balance?

You can withdraw your shares via our mobile app or over the phone by calling our office. Please note, you can withdraw or transfer savings as long as your savings remain at least the amount of your outstanding loan balance. T&Cs Apply\*

### Can I remain a member of 1st Class Credit Union, if I am leaving current employment?

Yes, you are a member for life, no matter where you work. If you are paying by payroll deduction, you can remain a valued member of 1st Class Credit Union by paying via Direct Debit. Please contact our office on 01415528408 for more information.

### How can I get help/reduce my Loan Repayments?

If you are struggling to keep up with your payments, please contact [creditcontrol@1stclasscu.co.uk](mailto:creditcontrol@1stclasscu.co.uk) or visit our website: <https://1stclasscu.co.uk/contact/support-centre> we are here to help you.

### How do I reset my PIN?

Please contact our office to get a new Pin or visit <https://1stclasscu.co.uk//Lost-Your-PIN>

### When can I get a decision on my loan?

We aim to get a decision to you as soon as we can, please allow few days. We will be in touch with you! Unless its during our busier periods like Christmas where it can take longer and up to 7 working days.



# 1st Class Credit Union visiting your Workplace:

We'd love to arrange a visit to your workplace to promote the benefits of joining 1st Class Credit Union and to discuss our products and services to your members, colleagues, and staff. Alternatively, we'd be happy to arrange a Teams call or webinar style session. We have covered 45 workplace visits in the last 12 months.

How do you think you can help us achieve more members during our workplace visit and if anything, what can we do differently?

Please get in touch with [gurmeet@1stclasscu.co.uk](mailto:gurmeet@1stclasscu.co.uk) to arrange a suitable time for an in-person visit or an online session.

Alternatively, you can complete the link: <https://1stclasscu.co.uk/about-us/become-an-ambassador>

If you are unable to organise this, please pass on Gurmeet's email address to the correct person within your organisation.

You would be very surprised of how many people know about Credit Unions.



**1st Class Credit Union Ltd, Aspire Business Centre, 16 Farneloa 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:**

1st Class Credit Union Ltd, Aspire Business Centre, 16 Farneloa Road, Rutherglen, G73 1DL

Tel: 0141 552 8408, Email: [reception@1stclasscu.co.uk](mailto:reception@1stclasscu.co.uk)

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



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