

1st CLASS



C R E D I T U N I O N

1ST CLASS SERVICE TO 1ST CLASS MEMBERS BY 1ST CLASS CREDIT UNION

‘Say hello to our first ever newsletter! Our newsletters will be emailed to you quarterly containing important news, updates and information on our products and services.’

Mission Statement

We strive to provide our members with an ethical and affordable service while keeping them at the heart of our organisation. We promise to be approachable, fair, and compassionate when delivering our service’.

Credit Union Change in Role(s)

Welcome our new CEO: Gayle Adnyana - ‘From the outset it is important for me to state that we are here to serve you, to be of service and to work hard for you every day. Amongst other points in the year ahead: We will review our lending policy to make sure we can serve more members. We will grow our membership to include more people in our common bond. We will share a social impact report to demonstrate all the work that we do. We will celebrate our anniversary by highlighting 30 people who have helped shape our credit union in the past 30 years’.

Head of Lending: Stacey Mitchinson - ‘I have recently been appointed as the Head of Lending for 1st Class Credit Union. This new position brings such a positive change to help grow this credit union with new marketing campaigns, communication with members and introducing new products we feel are beneficial to our members. I am really looking forward to what the future holds and providing affordable lending to our members’.

Head of Member Services: Luke McGilvray – ‘After 6 years working within the Member Services team, I was proudly promoted team leader in January 2022. In my new role myself and my team will be improving the service provided to our members, improving communication, introducing new processes and much more. We feel we have already made a positive impact on our member service in our short time together. Improving our service for our members is a priority for everyone at 1st Class Credit Union. Going forward members will see a vast improvement in our service due to our dedicated Member Services Team. I, Susan, Michelle and Gurmeet are here to answer any enquiry you may have’.

Head of HR, Training and Facilities: Janice Pattie -

‘In my new and exciting role, I will be promoting more training and learning for all our staff/colleagues to ensure we are further skilled at serving our 1st Class members with a 1st Class service and assist with developing our structure to ensure we are here for you’.

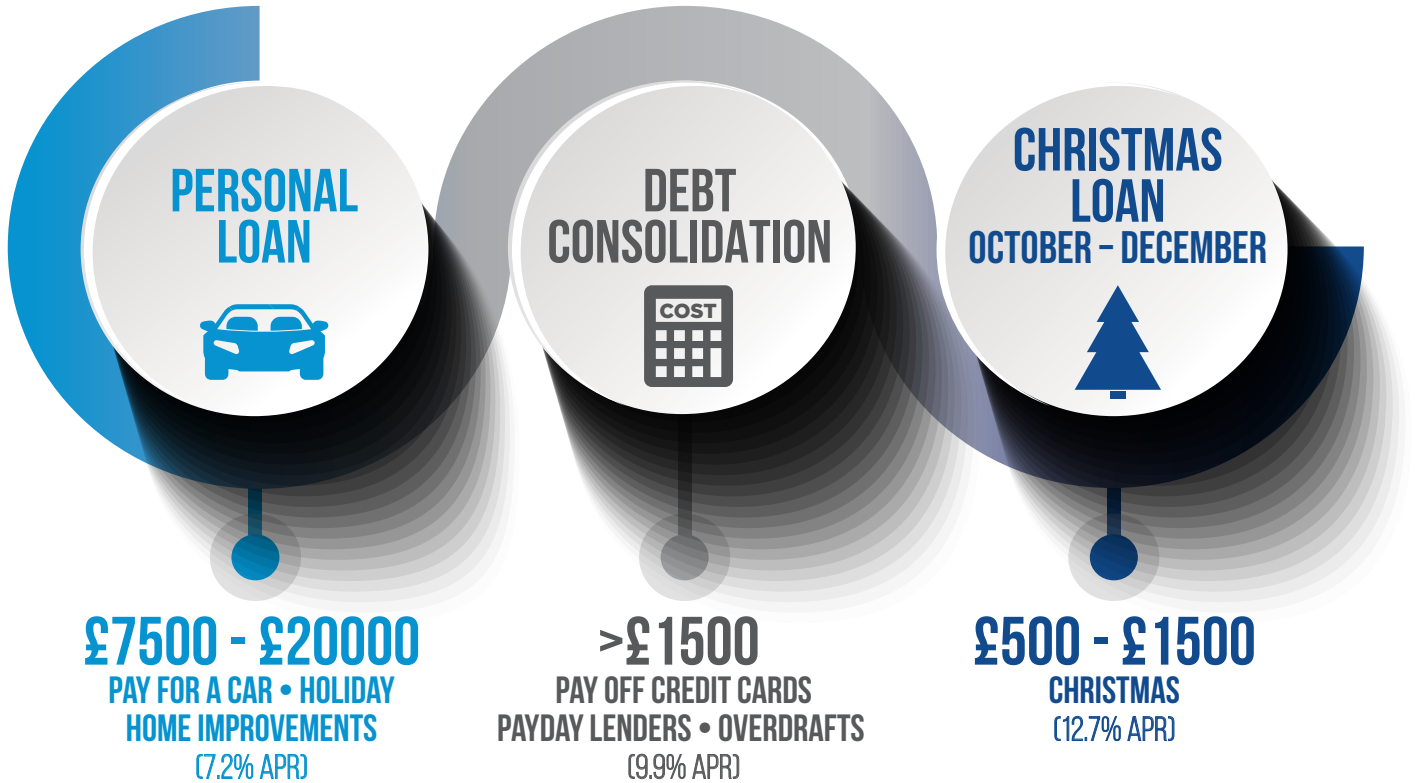


Online Services

As a member you have access to a host of online services there to help: You can access your account balances, withdraw savings, apply for loans, contact us, update your details, and much more.

Savings Products

Did you know members can open 2 additional savings accounts, a Christmas Savings Club and a Junior Savers Account. Our Christmas account helps hundreds of members each year save specifically for the festive period. The Junior Saver account gives you the chance to save each week or month for your child's future. For information on how to open either account please contact us.



PERSONAL LOAN £7500 over 60 months = £148.51 PM or £34.21 PW

DEBT CONSOLIDATION LOAN £5000 over 60 months = £143.84 PM or £33.07 PW

CHRISTMAS LOAN £1500 over 12 months = £131.47 PM or £30.27 PW

Representative only. Repayment figures can be amended

Benefits of borrowing...

- Fixed interest rates set by how much you borrow
- Flexible weekly or monthly repayments depending on your workplace
- No early repayment charges or fees
- Profits from loans returned to members
- Help build your savings while repaying your loan



Members Feedback

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

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

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

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

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

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

“ ‘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’. ”

“ ‘They make savings and withdrawals very easy’. ”

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

4.6/5

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

feefo



AMBASSADORS, REPS AND VOLUNTEERS

Become a 1st Class Credit Union Ambassador

We are looking for dedicated and enthusiastic members who want to help grow and support their credit union. You, as a member, are in the best position to promote the credit union to your colleagues. Not only will they receive the same benefits as you, but you will be contributing to the growth of your credit union.

We would love to build a team of Credit Union Ambassadors to help support the growth of your credit union.

If you would like more information about what being a Credit Union Ambassador for 1st Class looks like, get in touch at the details below:

Email: gurmeet@1stclasscu.co.uk

Tel: 0141 552 8408 – Ask for Gurmeet

Volunteering

Do you think you could help your credit union by volunteering? We're looking for volunteers to assist with handling member enquiries, phone calls, admin tasks and much more. Volunteering as little as 5 hours per week will make a huge difference and support the credit union staff team.

You may be looking for something to occupy yourself after retiring or you may just have some spare hours in the week. Whatever your reason, you can help!

If you would like to volunteer for the credit union, please get in touch with us at:

Email: Luke@1stclasscu.co.uk

Tel: 0141 552 8408 – Ask for Luke



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



BANK OF ENGLAND
PRUDENTIAL REGULATION
AUTHORITY

