

# News Plus



## CROYDON MERTON AND SUTTON CREDIT UNION

DECEMBER 2020

### AGM

One of the many events that had to be rearranged this year was our AGM, which was supposed to have taken place in March. Sadly, due to the Lockdown Restrictions that were imposed due to COVID-19 we were unable to rearrange this event in its usual format. However, with the support of Jackie Littlewood and John Haslam at ABCUL, we were able to host this event 'virtually' in September. On the evening we had a record number of Members attend and were thrilled to have John Haslam be our guest speaker. We have received some fantastic feedback on the event – some even going as far to suggest that we hold our future AGM's in this way to allow as many members as possible to attend.

Thank you to all of you who attended this event!



When we heard the shocking news that, last year, Croydon topped the table of payday loan usage in the UK, we knew that we needed to try and provide our community with a cheaper and fairer alternative. We wanted this new loan facility to match the speed, efficiency and user friendliness that people now expect from online lenders, but with the big difference that it would save people money and avoid the risk of them turning to an Illegal Money Lender - otherwise known as a Loan Shark!

This led us to partner with Just Borrow and create a new Short-Term loan product which is better suited to the needs of the community.

Our New 'Just Borrow' Loan is available 24/7 online at [www.justborrow.co.uk](http://www.justborrow.co.uk), where residents of Croydon, Merton and Sutton can apply for loans between between £100 and £750, that can be repaid over 3 to 9 months and receive an immediate decision, just like with other online lenders but without the extortionate fees.

### BEWARE OF LOAN SHARKS

Knowing how to recognise and avoid a Loan Shark is crucial if you want to keep you and financial health safe. We have a blog about this on our website at

[www.croydonplus/2020/11/16/how-to-avoid-loan-sharks/](http://www.croydonplus/2020/11/16/how-to-avoid-loan-sharks/)

If you are the victim of a Loan Shark, the 'Stop Loan Sharks' team are there to help! You can call their 24 Hour Helpline on 0300 555 2222 or visit their website at [www.stoploansharks.co.uk](http://www.stoploansharks.co.uk).

### MEMBER FEEDBACK

We are extremely proud to have received some really fantastic feedback from our members - even during the difficult times we have seen this year.

We would love to hear from you with feedback on how you think we are doing.

### MEMBER SURVEY

Our Annual Member Survey is now live on our website at: <http://www.croydonplus.co.uk/member-survey/>

By taking part in this short survey, you will be helping us to support you better!



## CHRISTMAS SAVER



The Withdrawal Window for our Christmas Saver Account is now open.

If you wish to make a withdrawal from your Christmas Saver Account, you can do so up until 3pm on 29th January 2021.

After this date, these accounts will be locked down and you will not be able to make another withdrawal until 1st November 2021.

If you don't need to use the funds that you have saved so far, then we would recommend leaving it where it is and start your savings pot for next Christmas early!

The Christmas Saver Account is the perfect way to save money ready for next Christmas. If you were to save just £5 per week between now and Christmas 2021, you could have a savings pot of over £250!

This would be there to help you with the cost of Christmas or even to make the long month of January a little easier to manage.

If you do not have a Christmas Saver but would like one, please contact us and we will be happy to assist you.

## MEET THE TEAM

*We would like you to meet...*

**Michael Wilson | CEO**



After working as a Customer Service Manager for several years, Michael went into Retail Banking to help people with an issue that really mattered - Finance.

Michael worked in Retail Banking for 9 years before feeling the need to make a change. At this point he became aware of the Credit Union Movement within the UK and once he became aware of the support and personal care that Credit Unions provide to their members and communities he didn't hesitate to get involved!

Michael is very proud to be the CEO of CroydonPlus, however don't let the title mislead you. Members will quite often find Michael on the end of the phone, Mobile Chat or even on the other side of the Customer Service Desk. This is one of the areas Michael is extremely proud of and will never let go, as he loves to be able to deliver customer service first-hand and balances this with his finance experience.

Outside of work, Michael spends a lot of time with his family and loves to cook. Time permitting, he likes to be sociable and cannot live without music and movies.

## CHRISTMAS OPENING HOURS



**Monday 21st December:** 10am - 3pm

**Tuesday 22nd December:** 10am - 3pm

**Wednesday 23rd December:** 10am - 3pm

**Thursday 24th December:** 10am - 12pm (No Appointments)

**Friday 25th December - Monday 28th December:** CLOSED

**Tuesday 29th December:** 10am - 2pm

**Wednesday 30th December:** 10am - 2pm

**Thursday 31st December:** 10am - 1pm (No Appointments)

**Friday 1st January until Sunday 3rd January:** CLOSED

**Monday 4th January:** Normal Hours Resume 10am - 3pm

**PLEASE NOTE - All loan applications for loans before Christmas, must be submitted in full by 12pm on Friday 11th December 2020. Failure to provide all required supporting documentation by this date may mean that your application will not be processed until the New Year.**

## VOLUNTEERING

As an organisation, we are extremely reliant upon the support that we receive from our Volunteers and Credit Union Directors.

If you have a set of skills that you feel would make a difference and you would like to offer us some of your time, please forward a copy of your CV to us at [cu-info@cmscu.co.uk](mailto:cu-info@cmscu.co.uk)

## FOOD BANKS

With demand for Food Banks increasing, CroydonPlus is dedicated to ensuring that the community knows where support can be found - for both those that need it and those that are able to donate.

Here a few local organisations that are there for you

### **The Trussell Trust**

**Croydon** - Unit 5, 46 Pilton Estate,  
Pitlake Croydon CR0 3RA

Web: [www.croydon.foodbank.org.uk](http://www.croydon.foodbank.org.uk)

Telephone: 020 8686 5664

**Sutton** - Highfield Hall, 320  
Carshalton Road, Carshalton SM5 3QB

Web: [www.sutton.foodbank.org.uk](http://www.sutton.foodbank.org.uk)

Telephone: 07525838640

### **Food Relief**

116 London Road, Morden SM4 5AX

Website: [www.foodrelief.org.uk](http://www.foodrelief.org.uk)

Telephone: 07982 707166

## LET'S GET SOCIAL



Follow @CroydonPlus for our latest updates!

## CroydonPlus Credit Union Mobile App



GIVING YOU ACCESS TO YOUR ACCOUNT 24/7

CroydonPlus Credit Union's mobile app is available on Google Play and Apple App store.



Connecting you to your account wherever you are.

Our mobile app is a quick, secure way for all members to access their accounts.

To use the app you will need to make sure you are registered for the members area. Please visit [www.croydonplus.co.uk/members-area](http://www.croydonplus.co.uk/members-area) to log in or register.

## FEATURES

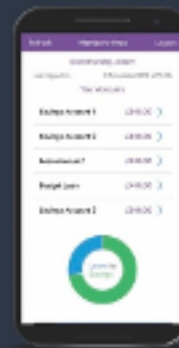
Accounts



Statements



Communication



Withdrawals



Loans



Update Your Details

[www.croydonplus.co.uk](http://www.croydonplus.co.uk)  
[cu-info@cmscu.co.uk](mailto:cu-info@cmscu.co.uk)  
020 8760 5711  
Developed by CU Apps

## GET IN TOUCH

Website: [www.croydonplus.co.uk](http://www.croydonplus.co.uk)

Telephone: 020 8760 5711

General Enquiries Email: [cu-info@cmscu.co.uk](mailto:cu-info@cmscu.co.uk)

Loan Enquiries Email: [loans@cmscu.co.uk](mailto:loans@cmscu.co.uk)

Credit Control Email: [cu-creditcontrol@cmscu.co.uk](mailto:cu-creditcontrol@cmscu.co.uk)

Croydon, Merton & Sutton Credit Union Ltd

Registered Office: Bernard Weatherill  
House, 8 Mint Walk, Croydon, CR0 1EA

Authorised and Regulated by the Financial Conduct  
Authority (FCA) & Prudential Regulation Authority

