



A MESSAGE FROM OUR CEO

Dear Members,

As the year draws to a close, I would like to take this opportunity to thank you for being a part of our credit union. We have had a remarkable year, and I'm excited to share some of the highlights with you.

Merton Young Saver - MYS

We are proud to have supported the future generation of adults in building their savings habits through the Merton Young Saver Scheme. We believe this initiative encourages young savers to engage in our services and learn about the importance of savings. Thank you to Merton Council for giving us the opportunity to be a part of this!

Product Changes

At CroydonPlus Credit Union, we are committed to meeting our members needs. As a result of feedback, we have improved and expanded our range of savings and lending products. Whether you're saving for a rainy day, planning a holiday, or preparing for Christmas, we have something for you. We have also increased our lending products to better cater to our member's requirements.

Sutton Location - Oru Space

We have expanded our services with the opening of our new Sutton-based location, Oru. This expansion has improved our services in Sutton and Merton, providing easier access to our members. We hope to continue attracting new members from across Sutton and Merton.

Office Moves

We have successfully secured alternative accommodation in central Croydon following our notice to vacate our current space within Croydon Council offices (Bernard Weatherill House). This move provides us with the opportunity to expand our reach and appeal to more members within the Croydon area.

Increased Savings Balance

We are proud to say that in 2023 we increased the total savings balance held across our member accounts, meaning that we have helped more members to save more than ever before.

In conclusion, we have had a productive 2023, and we are excited to continue serving you in 2024.

From the team at Croydon, Merton & Sutton Credit Union, we wish you a Merry Christmas and a Happy New Year!



MEMBER SURVEY

It's that time of year again when we want to hear from our members!

Your input is crucial to ensure that we are providing the best possible service to our members.

The survey will take less than ten minutes to complete, and all responses will help us to help you better.

Last year's Member Survey gained over 500 responses and we would love to see even more this year!

To access this year's survey, please visit:

www.croydonplus.co.uk/membersurvey

**THANK YOU
SO MUCH**

If someone you know is involved with a loan shark, here is how you can help 🙌

Talk to them and offer your support ❤️

Encourage them to seek professional help ❤️

Let them know they are not alone ❤️

www.stoploansharks.co.uk

STOP LOAN SHARKS
Intervention . Support . Education

DORMANT & INACTIVE ACCOUNTS

We understand that situations can change, and regular transactions may no longer be a priority for you. However, keeping your account dormant comes with costs that can result in higher expenses for the credit union and its members.

As a result, we will be contacting members who have not made any transactions to or from their account for 12 months, to kindly request that they consider actively using their account to avoid account closure.

OFFICE MOVE

Due to circumstances beyond our control, we are moving on from our current office space within Bernard Weatherill House in the new year.

As of January 2024, our new Registered Office Address will be:

Office 221, The Lansdowne Building, No 2 Lansdowne Road, Croydon CR9 2ER

The majority of our team will be based at this new office, from where we will be able to continue all internal processing of our members accounts. We will not be able to see members at this site.

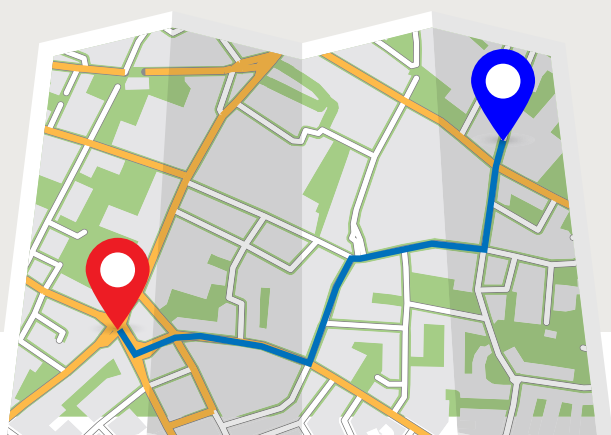
A number of our Members who are based in Croydon have come to depend on us being available to meet with them to manage their accounts in-person. We are pleased to announce that we have a secured space within Job Centre Plus Croydon, which will allow us to continue to see our members in person for **Pre-Booked Appointments** and cheque collection in Croydon. Members can book these appointments by visiting www.croydonplus.co.uk/book-online and selecting 'Job Centre – Croydon'.

In addition, we have secured additional working space in Sutton at Oru Space, 7 Throwley Way, Sutton SM1 4AF.

We will soon be able to offer in-person appointments at this office and we will update our website with information on how to do this shortly.

Our office move is planned mostly to coincide with the Christmas Break, to reduce the impact to our services as best we can.

We would like to thank all of our Members for their understanding and patience during this time.



CHRISTMAS OPENING HOURS AND OFFICE CLOSURE

This year, our Christmas opening hours will be impacted by a number of bank holidays, along with our upcoming office move. We have detailed our availability over this period below.

We will be closed from 3pm on Friday 22nd December 2023 and will reopen at 10am Wednesday 27th December 2023 (Telephone and Online Only)

We will then close again on Friday 29th at 3pm and will reopen and resume normal business on Friday 5th January 2024.

Pre-Christmas Loan Applications

The last date before the Christmas break for Loan Applications will be Wednesday 6th December 2023 (complete applications) by 3pm. Any complete applications received after this date will still be reviewed, however we are unable to guarantee that they will be processed before the New Year.

PLEASE NOTE – For an application to be considered as 'complete', both the completed Application Form and all supporting documentation must have been submitted and received by us.

In-Person Appointments

The last available in-person appointment at Job Centre Plus, Croydon will be Friday 15th December 2023. Our online booking calendar will remain open for bookings from Monday 8th January 2024 onward.

Cheque Requests

Due to our reduced availability over this period, we will only guarantee cheque requests at Job Centre Croydon on the following dates:

- **Friday 22nd December 2023**
(for collection on Thursday 28th December 2023)
- **Thursday 28th December 2023**
(for collection on Friday 29th December 2023)
- **Friday 29th December 2023**
(for collection on Friday 5th January 2024)



MERTON YOUNG SAVERS

Earlier this year, Merton Council introduced an exciting new initiative to promote the importance of saving from a young age.

The Merton Young Saver Account has been launched in partnership with CroydonPlus for all students currently in Year 7 in the 2023/24 academic year, and their parents and carers, who live in Merton.

Along with Merton Council, we want to encourage young people to build good savings habits from a young age, go through the process of opening and maintaining an account, get knowledge about managing finances, and understand the value of money management, so that the cost-of-living does not define their futures.

Students cannot access the £20 deposit until they turn 16 years old, so it is great way to start putting money aside, that could be used at a milestone in their lives such as going to university or buying a first car.

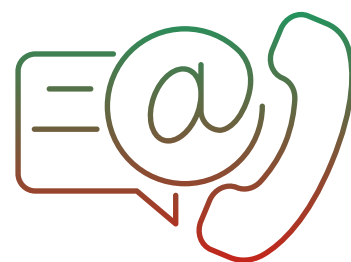
More information on the Merton Young Saver Account can be found at:

www.croydonplus.co.uk/mertonyoungsavers



ARE YOUR DETAILS UP TO DATE?

If you have changed your postal Address, telephone number or email address recently, please let us know by emailing us at: cu-info@croydonplus.co.uk



LOAN PRODUCT UPDATES

In addition to the changes to our existing loan products published earlier this year, we are very proud to announce that we have some new loan products which are due to be launched early 2024.

These exciting new products will provide members with additional lending opportunities and hopefully attract new members to join our Credit Union.

All details about these changes will be published on our website, so please keep an eye out for more information, please visit: www.croydonplus.co.uk/loans.

CHRISTMAS SAVER ACCOUNT



Our Christmas Saver Account continues to be a huge success and we are delighted that so many of our members are benefiting from it!

This Savings Account helps members to save money throughout the year, making it easier to manage the cost of gifts, food, and the other expenses that often come at this time of year.

By opening a Christmas Saver Account, members can save a little bit each month, and by the time December comes around, they will have a significant amount of money set aside for the holiday season. It's a great way to avoid the stress and worry that often comes during the festive season.

www.croydonplus.co.uk/christmassaver

In addition to our Christmas Saver Account, we offer a range of other savings options to help our members achieve their financial goals.

Whether you're saving for a holiday, a new car, or a rainy day, we have an account that can help.

Visit our website to learn more and start saving today!

www.croydonplus.co.uk/savings



COMMUNITY MUSIC SERVICES

Our radio show has been an incredible success, and we continue to gain momentum.

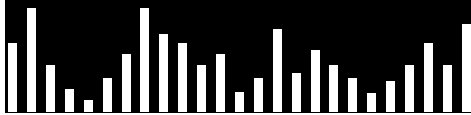
This year, we've had the pleasure of welcoming influential guests, and we hope to keep this trend going in 2024! Our hosts, Michael and Peter, play a variety of music from different genres and engage with listeners about anything related to money.

To contact the studio, listeners are encouraged to message via What's App on 07888 941 014.

You can catch our show on 101.4 Flex FM every Thursday morning from 10 till Midday. If you can't listen live, you can catch past shows at:

www.croydonplus.co.uk/communityevents

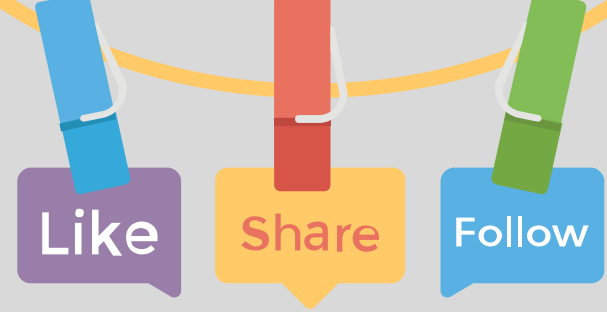
If you would like to be a guest on our show to talk about Credit Unions, Money Management, or anything else that you think would be beneficial for our audience to hear, please email us at: events@croydonplus.co.uk



CAN YOU HELP?

Our organisation relies heavily on the generous support of volunteers and Credit Union Directors. If you have a particular skill set that you believe could make a difference, we would love to hear from you. Please send us a copy of your CV by email to: cu-info@croydonplus.co.uk.

Additionally, we are looking for individuals proficient in British Sign Language who can provide visual interpretation for our upcoming Virtual (Live) AGM in March 2024. If you can support us with this, please contact us at: events@croydonplus.co.uk



For all of our latest news and and to ensure you are kept up to date on any changes, we kindly request that you follow us on Facebook and other Social Media Platforms.

Simply search for:

'Croydon Merton & Sutton Credit Union'

or

@CroydonPlus

and hit the follow button!



SCAN BELOW TO REGISTER
FOR ONLINE SERVICES

ONLINE SERVICES

You can access and manage your account with us online, by visiting www.croydonplus.co.uk and hit the 'Members Area' button, or scan the QR code with your camera phone.



MOBILE APPS

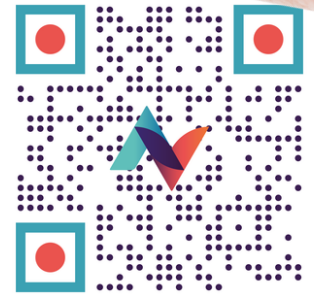
Did you know that we have a mobile app? Its is free to download and once your are registered, you will be able to access your CroydonPlus Account 24/7!



Ensuring our members data is kept secure is of paramount importance to us.

When you are asked to send us documentation, or you would like to message us securely, we ask that you use the Nivo App. You can download this for free now by visiting:

<https://links.nivohub.com/l/gy9> or scan the QR code with you camera phone.



GET IN TOUCH

Website: www.croydonplus.co.uk

Email for General Enquiries: cu-info@croydonplus.co.uk

Email for Loan Enquiries: loans@croydonplus.co.uk

Email for Credit Control: cu-creditcontrol@croydonplus.co.uk

Telephone: **020 3468 8568** Monday to Friday 10am - 3pm
(Thursday's 10am-12pm)



Croydon, Merton & Sutton Credit Union Ltd
T/as CroydonPlus Credit Union
Registered Office: Bernard Weatherill House,
8 Mint Walk, Croydon, CR0 1EA



Authorised and Regulated by the Financial Conduct Authority (FCA) & Prudential Regulation Authority (PRA)
Firm Number 213603, - Registration number 569c

