



**Scottish Police**  
Credit Union Limited

2020

Countdown To Your '2020' Vision!

Boost!

New Years

Is the finances of the festive season catching up on you? Your problem can be solved with your Credit Union! Why not "boost your budget" this new year with our cardless credit facility - **The Budget Booster!** This allows you to have 24/7 online access & funds are transferred within 24 hours - great to have for emergencies! Simply choose a limit and pay at least the minimum payment each month - it's then yours to use again and again as you please!

\*(minimum withdrawal £50)

LIMIT	MONTHLY PAYMENT	APR%
£500	£18	17.9%
£1000	£36	17.9%
£1500	£50	12.7%
£2000	£67	12.7%
£2500	£82	10.9%

Christmas Loan -  
**NOT** Just For Christmas

It's now time to pay those dreaded Christmas bills. The credit card bills are due and for many - it's been a long time since payday! But, don't worry if you have over spent a little! **You can still use a Credit Union Christmas loan!**

Be aware.. the sharks are circling this month... But you can ensure calm water with us at your Credit Union!

Choose us and stay away from the sharks of payday lenders and high interest loan rates! We'll keep you afloat!

Start looking forward! What's on your horizon for 2020? Get out of the dark and ensure you have a brighter January with us. So what's your plans?

CHATBOT

Keep your eyes peeled... for our new chatbot 'DEXA' With your 24/7 shifts we are launching 'DEXA the daschund' SPCU's very own chatbot who will be there to call on at any time of the day!





**HAPPY NEW YEAR...**



**Family Support Package**

We are bringing in the New Year with a brand new support package for our members! The support package includes the **'Family Break'** & the **'New Arrival Loan'**.

The **'Family Break'** option gives you new opportunities with your new arrivals. Give yourself a rest as your wellbeing matters to us! This policy allows members to temporarily freeze your loan and savings payments during your well deserved time off.

So press **'PAUSE'** & get in touch today! Keep an eye out for our dedicated email campaign with more information.

The **'New Arrival Loan'** option allows new parents to 'take a break' and borrow up to **£1,500** over **12 months**, before or during your leave! Its the perfect kick start for your new arrival!

We created the 'Family Support Package' to offer our members a helping hand, when you need it most!

Call us on **0141 771 1314** to discuss your options.



**Debt**



**Solutions**



**Here!**

Are you considering a debt solution or high rate lender? **STOP** & consider your Credit Union!

- Signing a trust deed may affect your career and your details are entered on a public register. Insolvency practitioners charge fees from your monthly payments and failing to keep up with payments can result in bankruptcy.

- This remains on your credit file for 6 years. Don't fall into the trap without first checking all options available to you.

**Consolidation loans available up to £25,000.**