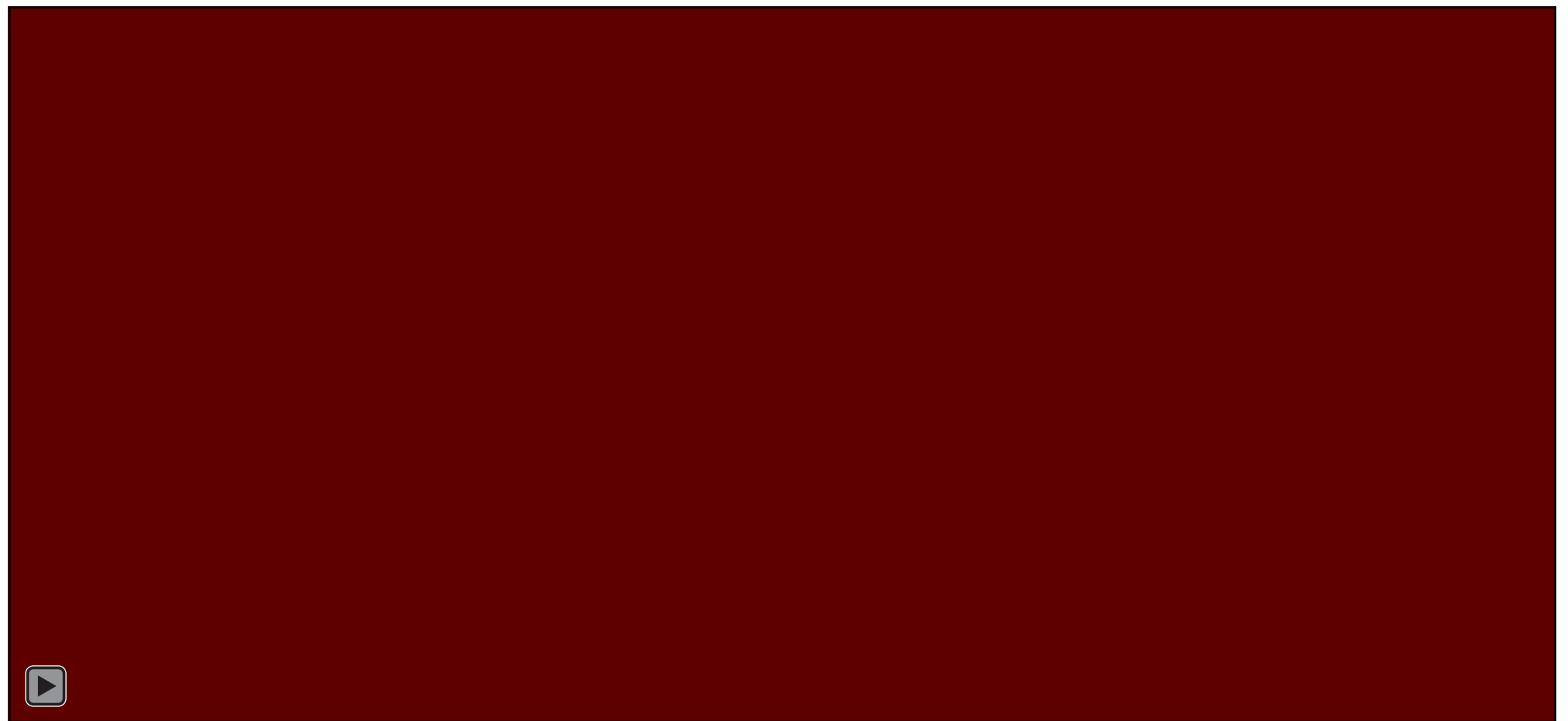


# Glasgowlife



The benefits of Glasgow Credit Union membership

95 Morrison Street, Glasgow | [www.glasgowcu.com](http://www.glasgowcu.com) | Information correct at June 2024

# What is Glasgow Credit Union?

Formed in 1989, Glasgow Credit Union is a financial co-operative owned and run by its members.

It aims to improve the financial wellbeing and financial resilience of its members by encouraging a regular savings habit and offering access to borrowing at reasonable rates of interest.

Glasgow Credit Union has now grown to become one of the largest credit unions in the UK with over **60,000 members!**

## **Your money is safe...**

Glasgow Credit Union is regulated by Prudential Regulation Authority and Financial Conduct Authority and also members of the Financial Services Compensation Scheme

# Joining is free, simply start saving!

Everyone working for:

**GlasgowLife**

can join Glasgow Credit Union and save through salary deduction meaning you can save direct from your wages every payday!

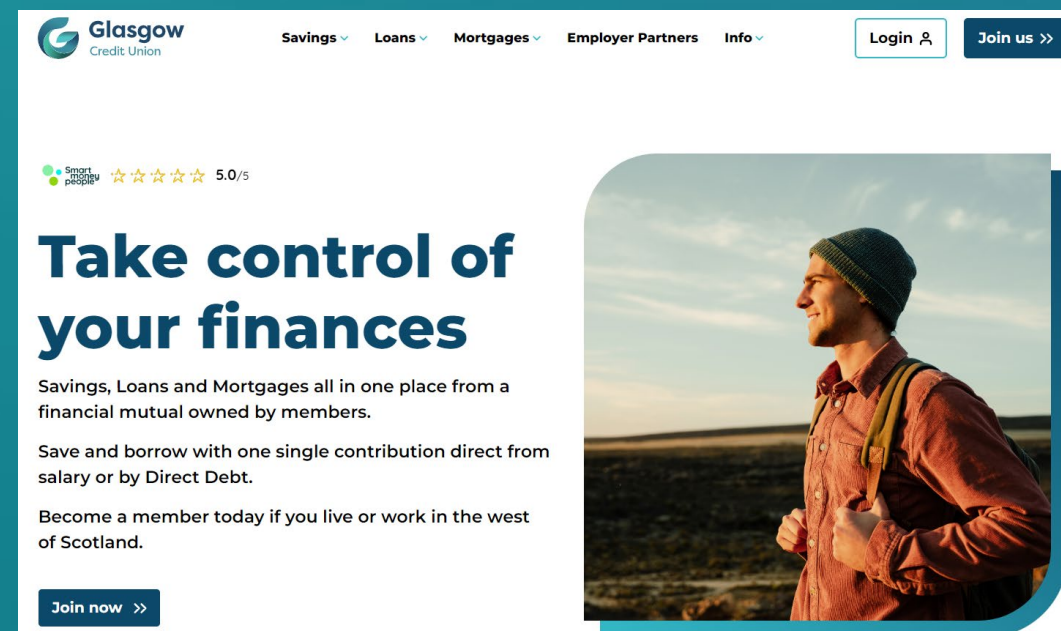
# How do I access my account?

Download our handy app  
and manage your  
account on the go!



You can check your  
balances, make  
withdrawals and apply for  
loans all through our app.

Login online to our secure  
members area



You can check your  
balances, make  
withdrawals and apply for  
loans online 24/7.

Give us a call



Call and speak to one of our  
team who will be happy to  
help. Our office is open  
Mon-Fri from 9am to 5pm.

# Just some of the ways our members use their account...

## Short term

“I use my credit union account to save for holidays and Christmas. Because I save from my wages every month, I don't even notice it coming off”

Jessica White, 45

## Rainy-day

“I use my credit union as a rainy-day fund. Its been vital for me in the past when I had to get my car through an expensive MOT and also to replace my boiler”

Angela Smith, 58

## Budget

“I save into my account each payday and then withdraw it at the end of the month to cover my car insurance, so it helps me budget”

Mark Davidson, 22

## Long term

“I'm currently using my credit union to save for a deposit on a house”

Holly Patterson, 25

# Join in three easy Steps

1

2

3

# Join in three easy Steps

1

Decide how much you  
want to save each payday  
(min. £10/month, max £1,000/month)

2

3

# Join in three easy Steps

1

Decide how much you  
want to save each payday  
(min. £10/month, max £1,000/month)

2

Complete short membership  
application form

3



# Join in three easy Steps

1

Decide how much you  
want to save each payday  
(min. £10/month, max £1,000/month)

2

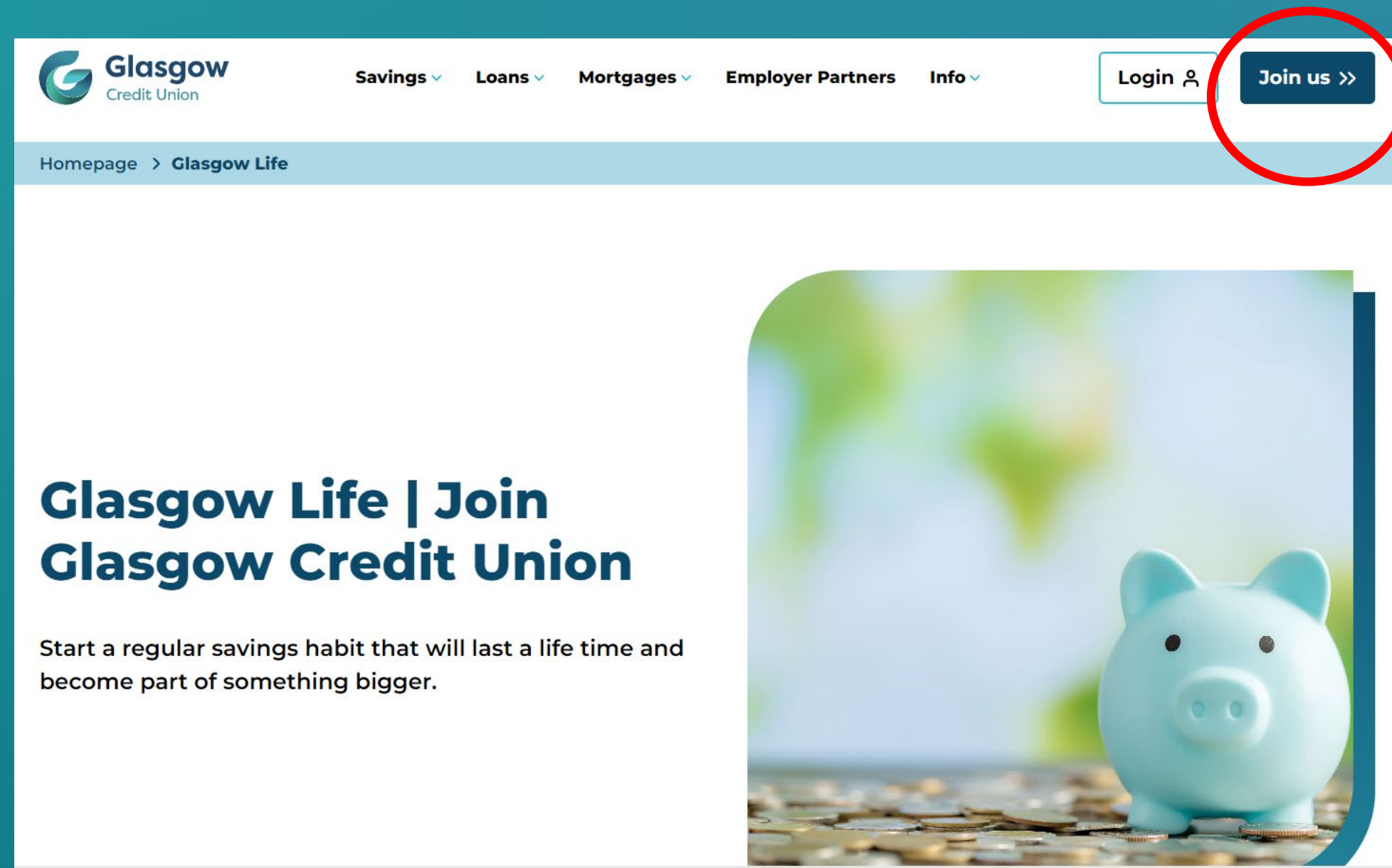
Complete short membership  
application form

3

Sit back and watch your  
saving grow

# How do I join?

You can join through the Glasgow Credit Union website:



[glasgowcu.com/GLASGOW-LIFE](https://glasgowcu.com/GLASGOW-LIFE)

Or, call us to request a form on 0141 274 9933



**Glasgow**  
Credit Union

# Membership

Once you start saving,  
you then become a member  
and have access to all  
of our services:

**Personal Loans**

**Mortgages**

**Cash ISAs**

**Christmas Savings  
Account**

**Big G Lottery**

**Junior Accounts**

# Personal loans are available from £500 up to £25,000

## Personal Loan examples

Loan Amount	Monthly Repayment	No. Repayments	Total Amount Repayable	APR
£500	£44.88	12	£538.56	14.9%
£1,000	£89.75	12	£1,077	14.9%
£5,000	£155.95	36	£5,614.20	7.9%
£10,000	£238.17	48	£11,432.16	6.9%
£20,000	£308.55	84	£25,918.20	7.9%

Loans are available to members aged 18 and over. All loans are based on ability to repay and are subject to our usual lending criteria. Rates correct on 7 June 2024. Visit [glasgowcu.com](https://glasgowcu.com) to use our loan calculator for more examples.

# Our mortgages

- 100% mortgages
- Fixed rate mortgages
- Variable and discounted variable mortgages
- For all amounts big or small
- Available over 30 years
- Repayments directly from pay
- Visit [galsgowcu.com](https://galsgowcu.com) for more information



**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

# Big G Lottery

Join the Big G Lottery – an exclusive lottery only for Glasgow Credit Union members!

- Tickets cost just **£1** each
- Prize draw **every month**
- Top prizes: **1st Prize - £5,000**  
2nd Prize - £1,000  
3rd Prize - £500
- Plus 12 other prizes from £250 to £100!

Find out more at [glasgowcu.com](http://glasgowcu.com)





**Glasgow**  
Credit Union

**Join today  
and start your  
savings journey**





**Glasgow**  
Credit Union

For more information on  
all our services visit:

**glasgowcu.com**

Glasgow Credit Union, 95 Morrison  
Street, Glasgow, G5 8BE  
0141 274 9933

