

Safe, friendly and ethical

Join us in celebrating another successful award-winning, record-breaking year

It's certainly been an exciting, twelve months for **just**. Thanks to your support we have been able to help thousands of local people by providing a safe and secure home for their savings as well as giving them access to affordable, low cost loans.

Last year our loan products were awarded a 5 star rating by The Fairbanking Foundation. The positive impact of the work we do to benefit the community was also recognised when we were selected as a finalist in the UK Social Enterprise Awards 2017.

We've invested in new systems including the launch of a completely new and vastly improved website. Amongst the impressive range of user-friendly features the site now offers the opportunity for both new and existing members to apply for loans online 24/7.

But none of this would have been possible without our members. It's thanks to you that we are able to provide fair and ethical financial services in the local community.

Please keep up the great work - and don't forget to tell your friends and family about the benefits of joining **just** as well!

Remember **just** is your Credit Union and the AGM is your chance to have a say in how it's run. Ring **01743 252325** to book your place at the AGM on **21st March**. We look forward to seeing you.

New website launched

Now you can apply for a loan online - whenever and wherever you choose.



Visit www.justcreditunion.org to find out more.

Notice of Annual General Meeting 2016-2017

Wednesday
21st March 2018 at 6pm
Registration from 5.45pm

The Shirehall,
Abbey Foregate,
Shrewsbury SY2 6ND

FREE refreshments!
RSVP Monday 19th March 2018

Making the headlines

Loans awarded 5 stars



Just Credit Union received the highest level of national recognition from The Fairbanking Foundation for their loan products.

Social Enterprise UK Finalist



Hollywood actor Michael Sheen pictured with Just Credit Union Chief Officer, Karen Farrow (left) and Chair Pat Buchanan at the Social Enterprise UK Awards in London.

just by numbers

98%

The number of our members who said it was helpful to save at the same time as paying off a loan.

(Source: Ipsos MORI survey).

The amount of money members paid into their savings accounts in 2016/2017.

£3.9m

36

The most accounts opened in one day.

The total number of community outreach hours we provided last year.

1,482

500

The number of new members who joined Just Credit Union in 2016/2017.

The amount saved by members arranging a loan with Just Credit Union rather than a doorstep lender.

(Based on 19,136 Community Fund loans of £300).

£3.9m

£0

The cost of Life Assurance to members on their savings and loan balances up to £5,000.

(Terms and conditions apply).

The maximum number of stars awarded to our loan products by The Fairbanking Foundation.

5



Who are they?

1. A big supporter of Credit Unions. An actor who has played Tony Blair, David Frost and Brian Clough.
2. An Irish comedian who has appeared on Taskmaster and hosted the 2017 Social Enterprise UK Awards.
3. A patron of The Fairbanking Foundation. He previously worked in the oil industry before becoming the 105th Archbishop of Canterbury.

Open your Christmas Savings Account TODAY!



Start saving for the festive season now and make Christmas 2018 your best ever.

- ✓ Easy to set up
- ✓ Savings safely 'locked' away
- ✓ Protected by the FSCS scheme
- ✓ Covered by life insurance protection
- ✓ Potential annual dividend (interest)

So what are you waiting for?
just ask us ...to arrange one for you.

Are your contact details up-to-date?



We DON'T share your information with anyone else without your approval. But we DO need to make sure we have your current details in case we need to contact you or deal with your account in the event of your death. So please let us know if you move house or if your mobile number, email address, employer, next of kin or beneficiary have changed.

Quiz answers. 1. Michael Sheen. 2. Aisling Bea. 3. Justin Welby.