

WANTED!

Director vacancies

The Credit Union is currently looking for volunteers to become active members of our Board of Directors.

This means that you get to shape the future of your Credit Union while gaining a lot of knowledge in the sector and helping us become the financial organisation everyone needs in this economic climate.



Our fast-paced and growing Credit Union is looking for enthusiastic volunteers

WANTED!
BOARD DIRECTORS
FOR CROWNSAVERS

A CREDIT UNION FOR THE WORKING COMMUNITY OF LONDON SOUTH EAST POSTCODES
A Financial Co-operative By Employees For Employees

Treasurer Vacancy

Crowsavers' current Treasurer stepped down at the AGM; Therefore we are presently without an active treasurer. We are seeking a member who has a financial

background. You will need experience using Excel, interpret financial information, report to the Board with monthly financial information showing how the Credit Union is meeting its financial targets.

The Treasurer has the duty to report to our regulators on the Credit Union's financial well-being on a quarterly and annual basis.

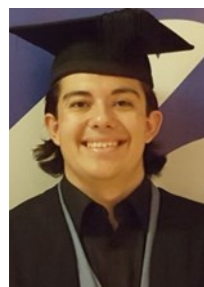
This position is one of our senior roles. It may be of interest to someone who likes a challenge and seeks experience of another financial sector.



Our Credit Union is on the move...

Leaving us...

Diego has flown the nest!



Diego's last position with us as Members Services and Loan administrator gave members access not only to his knowledge but support whenever he spoke to him on the phone or in person.

Diego is now working with another credit union we at Crowsavers, members, staff and officers wish him all the best in his future working endeavour's. Diego came to us as an overseas Intern student five years ago and was to be with us for 2 months. *We were his first proper job!* Over the years he was with us Diego has worked in different section of the credit union.

New Arrival...

Welcome to Susan!

We are joined by Susan to replace Diego as our new Members Services and Loan Administrator; I know you will all welcome her to Crowsavers.

My name is Susan Cousins, I am a mother of 2 and a grandmother of 2. I am a keen Football supporter who enjoys working and meeting people!



Good Luck!

Crowsavers Credit Union Ltd

6 Brownhill Road, London, SE6 2EJ Crowsavers.co.uk // 0208-698-2996 info@crowsavers.co.uk

Or check our Facebook page!

NEWSLETTER

General Data Protection Regulation coming... (GDPR)



On the 25th May 2018 one of the biggest changes to Data Protection law comes into force. GDPR means that all organisations which hold your personal data must have lawful reasons to keep and process your data. Your personal data can include your name, address, date of birth, employment record and financial information. The new regulation means you have the right to see any data that is held, correct it if necessary or remove it if you no longer want your data to be used by an organisation...you get to choose who can contact you and how your data is used.

At Crowsavers we need to have some of your personal data to enable us to manage

your account and provide you with financial services, this is the legal basis for us to be able to hold and process your data. If we require further information from you in the course of our work with you we will ask for your consent. We must act under the laws governing how Credit Unions conduct their business, which require us to request certain personal information from you to open an account or provide you with a loan. If you are unable to provide us with information we may be unable to work with you.



Crowsavers Credit Union Privacy Notice

We are committed to protecting our members privacy and hold only the data necessary to enable us to provide services to you. We do not sell or provide members information to any third party and the law requires us to hold Member's data for 7 years. All organisations are obliged to notify the Information Commissioner's Office (ICO) of any breach of data if that breach will materially affect the individuals rights or freedoms.

How to complain to the Information Commissioner's Office?

If you believe our processing of your data infringes the GDPR you have the right to raise a complaint with the Information Commissioners Office which is responsible for data protection in the UK... You can contact them by:

- ⇒ Going to their website at: <https://ico.org.uk>
- ⇒ Phone on 0303 123 1113
- ⇒ Post to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF

Your rights under data protection regulations are to:

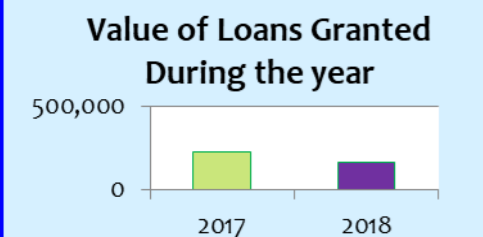
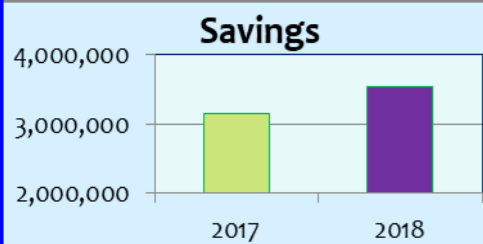
- * Access
- * Rectify
- * Erasure
- * Restrict processing
- * Data portability
- * Object to data processing
- * Automate decision-making and profiling
- * Withdraw consent
- * Complain to the Information Commissioner's Office

Credit rating agencies

Call credit: www.callcredit.co.uk/crain
Equifax: www.equifax.co.uk/crain
Experian: www.experian/crain

Please see our website here: [www.crowsavers.co.uk] for more information.

Some statistics of the year...



Crowsavers Credit Union Awarded £70,000 through Lloyds banking group development fund

Officers of Crowsavers are delighted to be one of the recipients of funding from the Lloyd's Credit Union Development Fund. This funding will be truly transformational for Crowsavers by putting our capital position on a more stable footing. The funding will also help us promote our ethical values and the overall benefits of credit union membership to new members more widely through South East London as we expand, so spread the word to all your friends working within London SE Postcode to join us.



LLOYDS BANKING GROUP



This year Summer Promotion starts Monday 4th June 2018 End Friday 31st August 2018!

Do you dream of flying to one of these heavenly places ? To benefit from (Not Just Travel discount-see page 3) ? Or just enjoy your holiday without stress ?

Our Summer Promotion is for you!

With this loan, you could;

- ⇒ Take a holiday
- ⇒ Travel
- ⇒ Prepare your child for school or further education
- ⇒ Celebrate Summer



Discover this offer, up to £3000!

- * The maximum of loan repayment is 15 months
- * £3000 over 15 months will cost you only £213.60 per month only!
- * That is 0.83 percent interest per month and 10 percent per year!
- * Offer subject to Promotional Criteria

£203.86
Total interest !

So let's go enjoy your vacation !

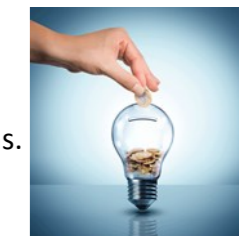


**HAPPY
SUMMER
VACATION!**

We have a loan product that could suit your needs

We have introduced a new loan product for our big savers!
A member must have at least £3,000 in savings and no outstanding loans.

- * Have a recent official offer from a High Street Bank or other financial institutions. We will give you 0.1% less interest. (Minimum offer must be £6,000)
- * Consolidate your credit card and other external debts
- * Have a big project!

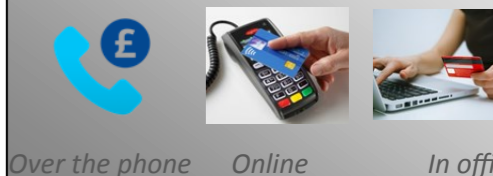


Car Loan Amount Increased



Finally here it is!
Up to £8,000
Maximum 4 years
10% Interest Rate
Only £203 per month
(Maximum term and amount)

How to pay into your CU Account



Other loan Products

Personal Loan	Standard Loan	University Loan
- Up to £5,000	- 3x your savings	- Up to £9,000
- Max 3 years	- Max 5 years	- Length of course
- Any purpose	- £1,000/1 year = £66 interest	- Household income must be more than £26,000
		- Total interest paid will be less than Government



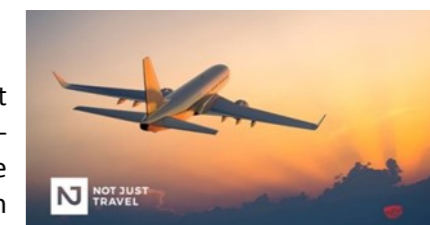
Introduction of password

Your Credit Union Account will now Be Password Protected; before information is relayed. Please contact the office to find out how to Password Protect your account.

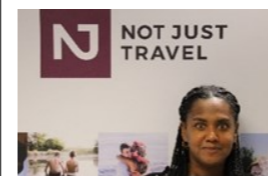
Escape for a moment with Not Just Travel...



As a Travel Consultant with Not Just Travel, I will use my experience and access to exclusive offers to find your perfect match and provide you with a bespoke



unique service; you tell me what you're looking for and let me do the rest. These days travel comes in many shapes and forms. Be it your wedding abroad, your honeymoon, a cruise in the Mediterranean seas, your luxurious beach "I am not doing anything" holiday through to the annual ski trip. I can do it all. Like Crown Savers,



Not Just Travel makes sure your money is always protected with ABTA/ATOL. So, start making your dreams into a plan. Crown Savers has ensured that their members will receive bookings at a 10% cheaper rate. I am not in the holiday business serving people; I am in the people business selling holidays! **Call 020 3885 7315**

Advertisement for Not Just Travel