

NEWSLETTER



30 Years of Credit Unions in the Wigan Area!!

Over the summer Unify staff, members and volunteers celebrated. This year marked the 30th Anniversary since credit unions first opened their doors to the people of Wigan and surrounding areas. It was in July 1989 that Platt Bridge Credit Union registered themselves as a credit union after a group of local volunteers had spent a year training to be able to run this local organisation in the heart of their community.

Other credit unions also opened over the following years in other areas including Worsley Mesnes Credit Union and North West Wigan Credit Union and they served their local area for many years. In 2002 these 3 credit unions merged together in order to form one larger borough wide credit union, which is how Unify Credit Union came to be. Pooling the resources of the 3 credit unions was very successful and Unify now has 4 branches in Wigan, Ince, Leigh and Chorley as well as many collection points across the borough.



In July as part of a special celebration, Unify hosted an afternoon tea at local community café **Fur Clemt**. Volunteers past and present were invited in order to enjoy an afternoon reminiscing and to receive a certificate in thanks of their contribution to the credit unions over the years. After the presentation of certificates and afternoon tea, there was time for a catch up between old colleagues and friends whilst we were entertained by local dance team **Jive Revival**.



Get your Christmas Loan Applications in now!

The cut off for Christmas Loan applications this year is Saturday 30th November. We encourage everyone to get their applications in as soon as possible in order to avoid the last minute "rush".



Do you know someone who uses payday lenders, doorstep loans or have expensive credit cards?

The cycle of bad credit choices can be hard to break, but we may be able to start them on the right track for responsible borrowing and help them manage their finances better.

Be a good friend and tell them about Unify Credit Union...
... they are better off with us.

Quarterly Newsletter
Autumn 2019

Family Loan Available Now!



Unify listened to the requests of local people and we are pleased to say that the Family Loan is now available!

Ideal for people who are not currently a member of Unify or for members with little in their savings and don't have a loan with us already.

The Family Loan is an affordable way to borrow even if you don't have a perfect credit score.

The Family Loan is available to families or individuals that are in receipt of Child Benefit. The person who receives the loan must live or work within our 'common bond', which is generally Wigan, Leigh, Chorley, Skelmersdale and Leyland.

A condition of receiving the Family Loan, is to arrange to have your Child Benefit paid into your Unify Credit Union account to repay the loan.



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Unify CEO presented with "Heart of the Community" award



During the 30th Anniversary celebrations Unify CEO, Angela Fishwick was presented with a "Heart of the Community Award" by Cllr. Chris Ready, MP Jo Platt and Coral Doran, Unify Chair. Angela received a framed certificate and glass award for all the hard work that she has personally put into Unify and leading the credit union to success.

Angela was overwhelmed at being presented the award, she said: "We have given out £30,000,000 in loans to our members over the last thirty years; an impressive figure which has had an amazing impact in our community. This would not have been made possible without our committed volunteers, supervisors, board and staff – past and present. For all your countless hours of hard work, for believing in our ethos and for everyday being a "cheerleader" of our credit union, thank you."

OUR OFFICES

Wigan Branch

Unify Credit Union Ltd
21 Crompton Street
Wigan, WN1 1BN

Mon, Tue, Thur, Fri from 10am to 4pm
Wed & Sat from 10am to 1 pm

Chorley Branch

Unify Credit Union Ltd
29 Market Street,
Chorley, PR7 2SY

Mon, Tue, Thur, Fri from 10am to 4pm
Wed & Sat from 10am to 1 pm

Ince Branch

Unify Credit Union Ltd
13 Smithy Green,
Higher Ince, WN2 2AT

Mon to Fri from 9.30am to 2pm

Phone: 01942 245 656

Email:

info@unifycu.org (General Enquiries)

wigan@unifycu.org (Wigan Branch)

leigh@unifycu.org (Leigh Branch)

chorley@unifycu.org (Chorley Branch)

ince@unifycu.org (Ince Branch)

Leigh Branch

Unify Credit Union Ltd
90 Bradshawgate,
Leigh, WN7 4NP

Mon to Fri from 9.30am to 2pm
Sat from 10am to 1 pm

