

RIGHT WAY CREDIT UNION MEMBERSHIP

FOR JUST £1 PER MONTH
MEMBERSHIP, HERE'S WHAT YOU
RECEIVE AS A VALUED MEMBER...



RIGHT WAY
CREDIT UNION

PEOPLE > SAVINGS > LOANS > COMMUNITY



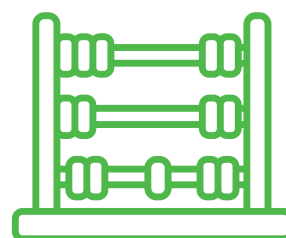
FLEXIBLE SAVINGS ACCOUNTS

We offer a variety of savings accounts to help you build financial security, from Junior Savings to Christmas Savings. Your savings are also protected by our Life Savings Insurance, providing extra peace of mind.



AFFORDABLE ETHICAL LOANS

We provide competitive rates on personal, family, and special occasion loans, like Christmas, with no hidden fees. Our loans are designed to help you achieve your financial goals with ease.



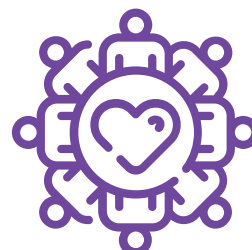
FREE FINANCIAL TOOLS

Our budget planner and benefits calculator (in partnership with InBest) offer extra support to help you stay in control of your finances.



LOAN AND SAVINGS PROTECTION

Enjoy FREE Life Savings and Loan Protection Insurance, ensuring your loved ones are financially protected in the event of death, with any outstanding loans covered and a lump sum for your family. *Ts&Cs Apply.



LOCAL IMPACT

Three branches offering face-to-face service, plus 24/7 access through our mobile app and online member area. By choosing Right Way Credit Union, you're contributing to a cooperative that reinvests into the local economy, helping sustain employment and foster growth.

WWW.RWCU.CO.UK

Total membership £12 per year, to open an account you will be required to deposit a minimum amount to open (fee) and keep your account active. For more information and further terms and conditions of membership, please email info@rwcu.co.uk

Right Way Credit Union is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority 446350



Protected

Can I join Right Way Credit Union?

You can join Right Way Credit Union if you live within the West of Scotland, in postcode areas PA, G, ML and KA.

How do I join?

You can join online via our website www.rwcu.co.uk or you can join in one of our offices.

Does it cost money to join?

You will be asked to make a minimum £11 deposit to your account, £6 membership fee and £5 to keep in your account. From October 2024 the membership fee will be £1 per month (This amount may be subject to change - members will be notified).

How much do I need to save?

We ask that members save around £2 per week (£10 per month) or whatever you can afford to save.

What is the Christmas Savers Account?

The Christmas Savers Account is a locked account. The account is locked from December until November. The funds will be paid out to your nominated bank account in November, just in time for Christmas.

When can I apply for a loan?

New members are required to be saving for 8 weeks (2 consecutive months) before applying for their first loan. Members can apply for a loan up to £15,000 (subject to change). Loans are based on affordability (Ts&Cs Apply). For top-up loan enquiries, please email info@rwcu.co.uk

How do I repay my loan?

If your loan is approved a team member will get in touch with you however, the easiest and most efficient way to repay is via Standing Order from your bank.

Can I access my account online?

Yes, you can download our Mobile App by visiting www.rwcu.co.uk, or you can log in to our member area via our website and access your account 24/7.

Is my money safe?

Yes. Right Way Credit Union is authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and the Prudential Regulation Authority Firm Ref: 446350. As part of the Financial Services Compensation Scheme(FSCS) your savings up to £85,000.

Join Today or Get In Touch!

Email: info@rwcu.co.uk

Call: 0141 889 7442 / 01475 734 655

Website: www.rwcu.co.uk

