

## Credit Notes Autumn 2018

### NEW PAYROLL PARTNER



**Our new partner, the Broads Authority, is responsible for looking after the Broads National Park, Britain's largest protected wetland and third largest inland waterway.**

A big welcome to the Broads Authority employees who have already come *on board*.

### GIVE IT A YEAR

**Many of our members are introduced to Wherry Dragon when they take advantage of one of our small instant loan, either a Christmas, Summer or New Employee Loan.**

These loans are designed to help non members when they need urgent support at historically financially-challenging times. We sometimes receive requests for top ups before the end of the fixed 12-month term, but loans must be settled in full before any additional lending.

### INTERNATIONAL CREDIT UNION DAY

**International Credit Union Day takes place on 18 October 2018 and this year is celebrating its 70th anniversary, with the theme *Find Your Platinum Lining*.**



The day is commemorated worldwide to reflect on the history of the credit union sector, promote its achievements from past and present years and to recognise the hard work of staff and volunteers.

### QUOTE YOUR MEMBERSHIP NUMBER

**Before we can enter into any discussion regarding your account, either by email or telephone, you need to give us your membership number.**

This is on the top of your statement and the front of your membership pack. It may be useful to make a note of your number shown on the reverse and store it in your mobile phone.

### TEXT AUDIT

As part of their annual audit process, our Auditors, Lindley Adams, text selected members to verify that their share and loan balances match the figures recorded in our accounts.

In the first text they will identify themselves and ask you to text back, yes, if you agree to receiving a further text. It is your choice whether you wish to participate.

### CHRISTMAS BORROWING

**Planning to apply for a Christmas loan?**



**Please have your application in by Tuesday, 4 December to guarantee funds reach your bank account ready for**

**your pre-Christmas spend.**

To speed up the process you can download a loan application form from [wherrydragon.org.uk](http://wherrydragon.org.uk), complete, then scan and email across.

It is a busy time for us, with double the usual number of both loan and withdrawal requests.



**The office is staffed Monday, 9am-4pm, Tuesday and Thursday, 9am-1pm and Friday, 10am-2pm.**

**Telephone 01603 212465 (24 hour answer phone)**

**Email [creditunion@norwich.gov.uk](mailto:creditunion@norwich.gov.uk)**

**We will be closed over the Christmas period from Friday, 21 December until Wednesday, 2 January. We will reopen at 9am on Thursday, 3 January.**

**[wherrydragon.org.uk](http://wherrydragon.org.uk)**