

Who can join?

Joining is open to anyone living or working in the **East of Scotland**, employed by one of our **Select Partners** or a member of **Community Trade Union**.

Who are our Select Partners?

We work with over 70 select partners across Scotland and if you are employed by one, you have the option to save and borrow through your payroll. Contact us today to find if your employer is signed up.



Scotmid 



A sample of our Select Partners.

Midlothian 



“ Working for a Select Partner we can choose to save direct from our salary, so my savings and loan re-payment come straight from my payroll which is really convenient. I liked the idea of joining Capital Credit Union as it is more ethical and like the idea of supporting their community values. ”

City of Edinburgh Council employee

Lottery

Win up to £3000 with our member only monthly Lottery.*

*Terms and Conditions apply - please see our website for more information. [www.capitalcreditunion.com/other_services/lottery\(1\)/lottery_terms_and_conditions](http://www.capitalcreditunion.com/other_services/lottery(1)/lottery_terms_and_conditions)
Capital Credit Union Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 213 575. We are covered by the Financial services Compensation Scheme therefore your savings are secure up to £85,000. For further information visit the FSCS website www.fscs.org.uk or call 0800 678 1100.

Do you want:

Savings

Loans

Mortgages

Join today and be part of a local financial co-operative owned by its members.



Who are Capital Credit Union?

Credit unions are a bit like banks offering savings, loans and mortgages, but with a difference.

Ethical – controlled by its members and operated on the principle of people helping people.

Not for profit – any surplus funds generated by Capital Credit Union are paid back to the members as a dividend.

Save as you pay back your loan leaving you with a small nest egg following loan completion (over 18s).

We include free life insurance **on savings and loans (terms and conditions apply).**

Looking to Save?

At Capital Credit Union, everyone saves and we offer a number of different savings accounts to suit you.

Interested? Even if you only save a small amount a month, it still adds up:

- £20 a month could give you £240 over 12 months
- £50 a month could give you £600 over 12 months
- £100 a month could give you £1200 over 12 months

A dividend will be added on active accounts once a year.

“ I think there are possibly misconceptions about what credit unions are, and they think they offer – they’re not just a ‘poor person’s bank’. I think it is a great way of saving, and I always recommend Capital to my friends and family. ”

Jacqueline Kelly, Leith

Looking to borrow?

Borrowing from Capital is simple and straight-forward. With no fees and competitive rates, our ethical approach ensures that borrowing money is a carefully thought out process built around affordability.

Personal Loans are available from £250 - £20,000 and new members can also apply for a loan as soon as they join.

We pride ourselves on clear and transparent rates for all members. Our competitive rates on personal loans are fixed and available to everyone who meets our lending criteria for that product.

There are no hidden surprises and the rate we advertise for your product, is the rate you get irrespective of your circumstances.

No hidden costs, no arrangement fees and all with free insurance.

We offer variable loan rates dependent on your borrowing requirements.

“ It was important to me that a credit union has an ethical stance and is not for profit. Added to that their rates are always competitive. ”

Doreen Copeland, Edinburgh

Looking for a Mortgage?

Did you know that we do mortgages as well? Whether you are a first-time buyer, re-mortgaging or moving home, Capital Credit Union can help.

Speak with our Independent Mortgage Advisor today!