



there
for you

supporting UNISON members
when life gets tough

PROMOTING CREDIT UNIONS AND CAMPAIGNING AROUND HIGH COST CREDIT

How your branch can get involved

Background

UNISON has established a credit union network covering most of the country. The network consists of credit unions who have agreed to be UNISON's partners. The credit unions offer members and potential members of UNISON a range of opportunities to save and borrow, in many cases through payroll deduction. Although their interest rates are sometimes higher than high street banks and building societies:

- **they are ethical**
- **owned by their members**
- **rooted in the communities they serve**
- **often ready to help lower income savers and borrowers who would otherwise be forced to turn to payday lenders or other providers of high cost credit.**

Branches that promote the credit union to members in their workplace are providing:

- **A further way of supporting our members, particularly the low paid**
- **Another strand to the union offer**
- **A campaign opportunity, in the workplace and in our communities.**



Five things you can do

1 Find out which credit union(s) covers your branch.

You can do this by checking on the There for You pages of the UNISON website <http://www.unison.org.uk/get-help/help-with-problems-at-home/there-for-you/> or contact There for you for more information.

2 Meet with the credit unions and discuss joint promotion

Make contact with the credit union(s) serving your workplace. If there is more than one you might want to meet both and see how you can promote both – or which one is best suited to members needs and promote them.

Draw together plans for joint publicity. This can include posters for notice boards that include UNISON and credit union logos, joint presentations at workplace meetings and induction events. Think about how you make the case jointly for credit unions to different groups of staff – e.g. better paid members might want to save with the credit union, so that it has greater resources to lend out to those in the community with lower incomes. Many colleagues will want to use a credit union as an alternative to pay day loan companies.

3 Find out whether your employer has payroll deduction facilities for staff who want to join credit unions – if not negotiate

You can find this information out from your employer directly, or from the credit union. Where arrangements don't already exist

Speak to your employer about putting them in place. Discuss joint promotion to all work colleagues with your employer.

4 Recruit, recruit and recruit

Along with the wider package of services offered by our welfare charity There for you, the credit union network is proving to be one of the reasons that people are joining the union in these tough times.

Think about how you can incorporate your links with the local credit unions in your recruitment activity. It works!

5 Get involved in community campaigns around high cost credit

Payday lenders and other providers of high cost credit in our communities, such as Bright House (who charge extortionate levels of interest for white goods and furniture) are a blight on the lives of the least well off. There have been a number of campaigns over recent months to regulate such organisations, and in some cases restrict their ability to advertise (including restricting access to their websites from public computers from public libraries).

UNISON has joined together at national level with organisations such as the Centre for Responsible Credit to lobby policy makers to clamp down on organisations that rip off consumers by charging thousands of per cent in interest and user charges. Think about whether this is an issue for your members and potential members and whether there any other campaigners locally you can ally with on this issue.

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Credit unions who we refer members to are authorised and regulated by the PRA and FCA.

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Call us on
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