

NEWSLETTER

November 2017

Hastings & Rother Credit Union Ltd
49 Cambridge Gardens, Hastings TN34 1EN
☎1424 202651 ✉info@hrcu.org.uk
www.hrcu.org.uk



A Savings and Loans Mutual Society

Annual Statement

Your statement of all account activity for the period 1st October 2016 to 30th September 2017 is included with this Newsletter. If you made payments into your account in the second half of September using the new AllPay card, they may not appear on this statement. This does not mean they have not been received and posted onto your account. Please contact us if you have any queries.

Pre-Paid Debit Card

The new Pre-Paid Debit Card which has been issued to all holders of the previous card also has several more features which make it much easier to make use of your Credit Union account. It offers cashback rewards from national retailers, allows contactless payments, has a free mobile phone app and, as it includes its own account number and sort code, can be used to receive payments as well as pay bills. There is a monthly charge and you do have to maintain credit on it by transferring money from your CU account. Full details are on the Engage website www.engageaccount.com

In addition to this Classic card, Engage offer a Current Account card which has many additional features including Direct Debits and 2 free cash withdrawals a month. You can find out more on the website or by contacting our office.



Message to all in receipt of benefits and pensions

One of the features of the Engage Debit Card is that you can have benefits, pensions and other payments made direct to the card without office intervention so your payments arrive quicker. Many already benefit from this. From 1st February, we will be expecting all these payments to be made direct to the card. Those affected will receive a letter explaining how to do this shortly.

Meeting with Amber Rudd MP

One of our office volunteers, David Attwood, and our President, Richard Street, met with our MP recently to discuss the impact that Universal Credit has had on the Credit Union. She listened attentively to the issues we raised and our suggestions for improvements in its delivery and promised to pass them on to the Secretary of State.

Hastings is one of the areas chosen for the pilot of this new benefit which sees several separate benefits joined into a single one.

This has been running since December 2016.



If you need a Christmas loan, make sure we receive your completed application form no later than **30th November**.

Have you got some spare time and would you like to help in the running of our Credit Union?

As our workloads and costs increase, we need more volunteers to help in a variety of ways. If you are interested, please contact us.

Main Supporters:

Magdalen & Lasher Charity, Sussex Community Foundation, Orbit South Housing Association, Optivo Housing Association, Radcliffe Housing Society, Hastings Lions Club and Hastings Borough Council.

PayPoint

Those of you who have been using the PayPoint card will by now have received the new one issued by AllPay for credit union members. This enables you to pay into your account in a number of convenient ways and at times that suit you. It contains a unique identification number linked to your account. The card itself has no value. Payments made with the card are automatically applied to the account to which it relates.

If your card is lost, please contact us to order a replacement.



As with the previous card, you can make payments in cash at shops displaying the PayPoint logo or in cash, by cheque or debit card at any Post Office. You can also use one of the following services which are available 24/7.

VISIT www.allpayments.net You will need to register online before making your first payment. When you come to make your payment, have your payment card to hand with your debit or credit card.

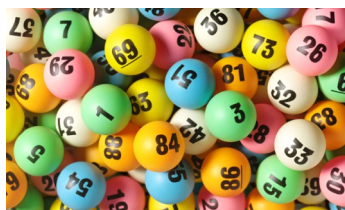
USE THE ALLPAY PAYMENT APP You can transfer money from debit or credit cards through the AllPay payment app available to download for free for Apple, Android and Windows smartphones.

DIAL 0844 557 8321

Have your payment card and a pen to hand with your debit or credit card. This service is available 24/7. Each time you use this automated service, you will be given an authorisation code as proof of payment which you should note for safe-keeping.

“A Matter of Life and Debt”

BBC television has been showing a series of 15 45-minute programmes about credit unions. The series started on 9th October when we had a record number of visitors to our website. We have also received far more phone calls than ever before from people wanting to join after watching the programmes. If you missed them, you can watch them on the BBC iPlayer www.goo.gl/k6nFrB. Most of the credit unions featured are much larger than ours so can offer many services that we cannot offer.



If you haven't already joined the members' lottery, please do so now by completing the form on the website www.hrcu.org.uk/Lottery.html and returning it to the office. We have now had 61 draws and nearly 200 prizes of between £5 and £50 have been won. It has also raised significant funds towards our running costs.

INFORMATION POINTS

Advice Hub, Renaissance House,
London Road, St Leonards
Wednesdays 2pm—3pm

Community Contact Centre
Town Hall, Queen's Square, Hastings
Fridays 2pm—4pm