



THE BUZZ

CHRISTMAS 2022 NEWSLETTER



A Christmas message from our CEO

We know that many of our members are going to be struggling to make ends meet this Christmas. It is always an expensive time of year, and can often also be very stressful, especially for families, with competing demands on our time and our pockets, but this year it is going to be especially difficult for many due to the massive rise in energy prices and the general cost of living. The price of everything has gone up except wages and benefits which have not increased in line with prices for most of us. With no let up in sight we will all have to find a way to cope and to help each other through the winter, which I know is going to be easier said than done.

One of the first things to check is whether you are getting everything you are entitled to - in Greater Manchester alone there is over £70million of unclaimed Pension Credits, plus millions more of other benefits. There is a [benefits calculator](#) on our website where you can check what you may be entitled to. It might just be worth checking as your circumstances may have changed and you might now be caring for someone and be entitled to Carers' Allowance for example.

Local councils are doing what they can to help by providing Hardship payments, lots of information on where to get help and support, and warm spaces where you can spend some time with others in your community and stay warm. It's actually starting to feel like war time when everyone pulls together because we're all in the same boat! Have a read of our [blog](#) which provides helpful hints and tips on saving money and energy. There's also lots of useful information on the [StepChange](#) website so please do have a look.

As I said earlier in the year, as a member you are part of our credit union family, and we will do everything we can to help you get through this, so please talk to us at the earliest opportunity if you are struggling to repay your loan. Whatever you do, don't struggle in silence – you will feel better once you have talked to one of our friendly Member Support Team about it.

All our staff will be working from home during the Christmas period but you can access your account by using the secure members' area of our website, our App, or by emailing us on info@manchestercreditunion.co.uk.

**Wishing you all a happy and peaceful Christmas
from everyone at Manchester Credit Union.**

New campaign #SleighNoToLoanSharks aims to protect communities from the devastating effects of illegal money lending

Loan sharks pose a dangerous threat to all communities. They charge exorbitant interest rates and target the most vulnerable with aggressive and exploitative practices. The impact of illegal money lending is severe and far-reaching, with devastating consequences for the mental health and wellbeing of those affected in the run up to Christmas.

If you're struggling to make ends meet and need cash fast, the thought of a loan shark might seem tempting, but remember these lenders are not your friends. Debt can quickly spiral out of control – it's important to think carefully before taking out a loan and consider other options.



It was only £100 to buy presents but now he's threatened my partner and children

#SleighNoToLoanSharks

STOP LOAN SHARKS
Intervention . Support . Education

Have you got a top tip for saving money this Winter? Big or small- Manchester Credit Union want to hear it! Email your suggestions to membership@manchestercreditunion.co.uk – each suggestion will be entered into a draw to win a Winter Warmer hamper! Competition closes 6th Jan 2023. See full terms and conditions on the website.



Christmas ★
Opening Hours

Tuesday 13th December
Rochdale branch closes at 4pm until 9am 9th January

Friday 23rd December
All remaining branches and phone lines close at 3pm until 9am 3rd January

28th / 29th / 30th December
Loan applications, secure messages and emails will be reviewed 9am – 2pm

Payments will be made at 9.30am and 1.45pm

Members can still process withdrawals and apply for loans 24/7 via the Members Area of our website or our App

 **MANCHESTER CREDIT UNION**

You can also follow us through our social media channels -



[@manchestercreditunion](https://www.instagram.com/manchestercreditunion)



[@CUManchester](https://twitter.com/CUManchester)



[@Manchester Credit Union](https://www.linkedin.com/company/manchester-credit-union)



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