

TALK MONEY WEEK 2024

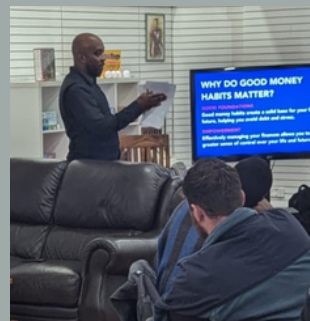


Talk Money Week offers a fantastic opportunity for people across the UK to take part in events and activities that promote open discussions about finances – covering everything from pocket money to pensions – and to keep these important conversations going throughout the year.

Although we often discuss money, we always take the opportunity to join in with money-related conversations! This year, we joined forces with Together for Sutton, along with various local organisations, for a jam-packed week of events in Sutton!



Throughout the week, we joined in with discussions, shared information about what we do and had the opportunity to connect with so many organisations who all share our passion for supporting members of our community.



As we reflect on the successes of this year's Talk Money Week, we're inspired to continue our efforts and look forward to expanding our reach even further in the coming years.

The connections made, stories shared, and knowledge gained are testament to the power of community and the importance of having open, honest conversations about money.



CHRISTMAS OPENING HOURS

24th December 2024	—	10am - 12pm (Phone Only) Cheque Collection at JCP Croydon 11am - 11.45am
25th December 2024	—	Closed
26th December 2024	—	Closed
27th December 2024	—	10am - 3pm (Phone Only) Cheque collection from Co-op Bank, Croydon 12pm - 1pm
30th December 2024	—	10am - 3pm (Phone Only) Cheque Collection at JCP Croydon 12pm - 1pm
31st January 2024	—	10am - 12pm (Phone Only) Cheque Collection at JCP Croydon 11am - 11.45am
1st January 2025	—	Closed
2nd January 2025	—	10am - 12pm (Phone Only) No Cheque Collections Available this day
3rd January 2025	—	10am - 3pm (Phone Only) Cheque Collection at JCP Croydon 12pm - 1pm
6th January 2025	—	Normal Office Functions and Hours resume

IN-PERSON APPOINTMENTS

The last available in-person appointment at Job Centre Plus, Croydon will be Friday 20th December 2024. Our online booking calendar will remain open for bookings from Monday 6th January 2025 onward.

PRE-CHRISTMAS LOAN APPLICATIONS

The last date before the Christmas break for (complete) Loan Applications will be Friday 6th December 2024 by 3pm. Any complete applications received after this date will still be reviewed, however we are unable to guarantee that they will be processed before the New Year.

Please Note – For an application to be considered as ‘complete’, both the completed Application Form and all supporting documentation must have been submitted and received by us.

CHRISTMAS SAVER

If you've been saving with one of our Christmas Saver Accounts, you can now access your funds from now until 31st January 2025.

Not planning to use your savings this year? No problem! There's no time limit on this account, so you can keep adding funds and start saving for next year's festive season!

Don't have a Christmas Saver? Open one today at: www.croydonplus.co.uk/christmassaver



NEW YEAR RESOLUTIONS

As we prepare to ring in 2025, many of us are thinking about ways to improve our financial health in the year ahead. Whether it's saving more, paying down debt, or investing for the future, the start of a new year is the perfect time to set financial goals that can make a lasting impact.

To kick off the new year with purpose, we asked some of our members and our team what money-related resolutions they're planning to adopt in 2025.

Here's a look at some of the most popular and insightful resolutions that could inspire your own financial journey.

'Start saving some money for next christmas with a christmas saver account'

'cancel subscriptions for things I am not using regularly'

'cut up my credit card'

'think twice before making a purchase -think twice!'

'look for savings when making purchases and stick to a monthly budget using a spreadsheet'

'Instead of buying a coffee on my way to work, I will buy a travel cup and bring my morning coffee from home'

'creating a meal plan before going food shopping to keep to a set budget and avoid waste'

'try to use cash where possible to help me stay on track'

OPPORTUNITIES

We are soon to be announcing some exciting opportunities to join our team. Keep an eye on our website for more information coming soon! www.croydonplus.co.uk/join-the-team

MERTON YOUNG SAVER ACCOUNT

In September, we announced that the Merton Young Saver Account has been introduced for another academic year! This means that students who are starting in Year 7 in the 2024/25 academic year can benefit too!



Since the start of the second year of this scheme, we've already seen double the number of people taking advantage of it compared to the first year, and we look forward to seeing that number continue to grow.

Cllr. Billy Christie, Cabinet Member for Finance at Merton Council:

"We're very pleased to extend the Merton Young Saver accounts to a new group of Year 7 pupils to help kickstart their savings and encourage them to save regularly for the future.

We know a good savings habit can help build financial resilience and these accounts are just one of the ways we're supporting the next generation to prepare for any cost of living pressures ahead."



Peter Robinson, Chief Operating Officer at CroydonPlus said:

"We are delighted to continue to work alongside Merton Council in delivering this scheme to Merton's new Year 7 students.

Not only will it encourage the younger generation to commence their savings journey, but it will also hopefully encourage parents to start theirs too.

By saving early, you can own your own financial future and be better prepared by life ahead, whether it be to purchase your first car, a holiday, a laptop, cover University fees or a deposit on a home."



Croydon Plus

SAVINGS & LOANS FOR PEOPLE
IN CROYDON, MERTON & SUTTON

WWW.CROYDONPLUS.CO.UK | 020 3468 8568

More info on this scheme can be found at:
www.croydonplus.co.uk/mertonyoungsavers

DORMANT ACCOUNTS

We know that circumstances can shift, and routine transactions may no longer be a focus for you. Yet, maintaining a dormant account incurs costs that could lead to increased expenses for both the credit union and its members.

Consequently, we will reach out to the members who have not engaged in any account transactions for 12 months, kindly asking them to consider using their account actively to prevent closure.

To resume saving now, visit
www.croydonplus.co.uk

Make a
Payment

INFORMATION FOR ENGAGE CUSTOMERS

In November, Engage announced that they will soon stop trading, and all accounts will be transferred to Suits Me Ltd to guarantee seamless service.

This transition will take place by Monday, 13th January 2025.

All Engage customers will soon receive communication from Suits Me detailing the next steps.



Should you have any enquiries about your transition to Suits Me, please reach out to them via email at:
engageaccount@suitsmecard.com.



THIS YEAR WE OPENED
OUR 16000TH
MEMBER ACCOUNT!

DONT BORROW FROM A LOAN SHARK THIS CHRISTMAS

**Feeling the pinch this holiday
season?**

Loan sharks might seem like a quick fix,
but their loans come with hidden dangers
—high costs, pressure, and threats.
If you're struggling, there are safer options
for support

STOPLOANSHARKS
Intervention . Support . Education

KNOW WHERE TO GO

**For help and support with a loan
shark contact
Stop Loan Sharks
today**

0300 555 2222
stoploansharks.co.uk

STOPLOANSHARKS
Intervention . Support . Education

We love hearing from our members and have begun featuring their feedback on our Facebook page. Keep an eye on our Facebook page to see if we share your comments! Don't worry, we always keep these posts anonymous, so your personal information will be safe!

If you have any comments to share, please send them to us at: cu-info@croydonplus.co.uk or send us a Direct Message on Facebook!

For all of our latest news and to ensure you are kept up to date on any changes, we kindly request that you follow us on Facebook and other Social Media Platforms.



Simply search for: '**Croydon Merton & Sutton Credit Union**' and hit the follow button!

ONLINE SERVICES

You can access and manage your account with us online, by visiting www.croydonplus.co.uk and hit the 'Members Area' button, or scan the QR code with your camera phone.

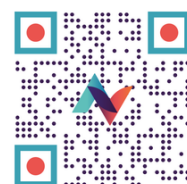
SCAN HERE TO REGISTER
FOR ONLINE SERVICES



Ensuring our members data is kept secure is of paramount importance to us.

When you are asked to send us documentation, or you would like to message us securely, we ask that you use the Nivo App.

You can download this for free now by visiting: <https://links.nivohub.com/l/gy9> or scan the QR code with your camera phone.



GET IN TOUCH

Website: www.croydonplus.co.uk

Email for General Enquiries: cu-info@croydonplus.co.uk

Email for Loan Enquiries: loans@croydonplus.co.uk

Email for Credit Control: cu-creditcontrol@croydonplus.co.uk

Telephone: **020 3468 8568** Monday to Friday 10am - 3pm (Thursday's 10am-12pm)



Croydon, Merton & Sutton Credit Union Ltd

T/as CroydonPlus Credit Union

**Registered Office: 221 The Lansdowne Building,
2 Lansdowne Road, Croydon CR9 2ER**

Authorised and Regulated by the Financial Conduct Authority
(FCA) & Prudential Regulation Authority (PRA)

Firm Number 213603, - Registration number 569c

