



For experience For peace of mind

How our credit union works
for employees

SCVO Credit Union

Let's make money work for you

Our credit union payroll scheme

Scotland's leading voluntary sector Credit Union

What is a Credit Union?

A credit union is a not-for-profit financial cooperative. Unlike other financial providers, a credit union is run for the benefits of its members (employees and volunteers), with no profits going to external shareholders. With members' interests at its heart, the credit union is better placed to offer more competitive rates and lower fees.

How does a Credit Union work?

Members' money is pooled together through member savings, which then enables member borrowings. In the case of the SCVO Credit Union, there are over 1500 members who work within the many voluntary organisations across Scotland. This has created a considerable financial resource for its members to utilize.

Why SCVO Credit Union?

As Scotland's leading voluntary sector Credit Union, we empathise and fully understand the needs of our members and those employed in the charity sector. The sector is full of employees and volunteers, like yourself, who go beyond what is required in the care for others. It is a privilege for the SCVO Credit Union to provide a service that helps improve your financial wellbeing, and enables you to do what you do best. It also means you means you don't have to approach the big corporate high street banks – or even worse, use payday lenders and buy now, pay later schemes – for any financial help. We offer a flexible service and take into account your personal circumstances.

**For you, for family,
for all of us.**

Ask your manager or HR department for details now.
Or find out more at scvocreditunion.scot

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Protected

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority – FRN 213888

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