



# Legal and Affiliated Services

## Unite East Midlands Newsletter

### “WORK NOT WORRY” CREDIT UNION CAMPAIGN

Are you aware of Unite’s Credit Union Service? Over 200,000 employees in Britain use payroll deduction to save and borrow with a credit union and many Unite recognised workplaces already have these agreements in place with various credit unions. Even if you have not got this facility at your workplace, you can contact the Unite Credit Union Service and be put through to the credit union that most fits your situation. This depends on something called a ‘common bond’, so could be either where you work, where you live, what your job is or what sector you are in. Credit unions are for everyone. Credit unions aren’t just for saving though, they can offer the best value for loans up to £2000 and they can provide affordable loans to people with a poor credit history.

If you would like to see how this works for you please call the Unite Credit Union Service on **0333 0110 450**.

The “Work not Worry” campaign has been launched by ABCUL (Association of British Credit Unions Limited) and they are aiming this at employers to try and encourage them to set up payroll agreements to allow their employees to have any savings deducted at source. Here are a few stats for you:

- 1 in 4 employees lose sleep over money worries
- 59% of employees with money worries say they aren’t working at their best
- 26% of working age adults in the UK have no savings at all and a further 29% have less than £1000

Worrying about money affects the health and performance of millions of workers. If you would like to join a credit union or wanted to make enquiries about an agreement at your own workplace please visit our website.

<http://bit.ly/UniteCU>

(source: [www.worknotworry.org](http://www.worknotworry.org))

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### REGISTER FOR THE AUTUMN AUCTION TAKING PLACE IN OCTOBER...

Unite’s Energy Switching Group has saved members over £1million since launching. It’s completely free and there is no obligation to switch.

Sign up for free and without obligation by 8 October. Auction will take place on 9 October and the supplier that offers the cheapest tariffs will get to offer you a new contract. From 22 October you will receive your personal offer which you can choose to accept or not. Visit the website for more details:

<http://bit.ly/AutumnAuction>

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