

## CONSTITUTION: "PEOPLE HELPING PEOPLE"

*Welcome Credit Union aims to provide all those within its common bond with access to a safe, community owned institution which provides an easy way to save and a cheap way to borrow.*

### **Financial**

- By encouraging thrift amongst its members through the accumulation of their savings.
- By provision of loans to members at a fair and reasonable rate of interest.
- By using members' savings for their mutual benefit.
- To assist members in the wise use of money and the management of their financial affairs.

### **Social**

- By encouraging good neighbourliness throughout the community, cultivating concern amongst the members by caring for and helping each other.
- To act as representative on behalf of its members to other bodies both for their own benefit and the greater good of the community.

### **Personal**

- To recognize the value of every member of the community be they young, old, fit or disabled.
- To encourage people to recognise their individual skills and to use them in the service of others.

### **Educational**

- The Credit Union will be active in the promotion and provision of education and training for its members.
- Welcome Credit Union Ltd is a non-sectarian, equal opportunities organisation, which exists for the benefit of each of its members and the greater good of the community.
- All decisions made by Welcome Credit Union are taken with full regard for the interests of its members and the community as a whole.

For enquiries regarding any of our other services please don't hesitate to contact us by telephone or by email: [info@welcomecreditunion.co.uk](mailto:info@welcomecreditunion.co.uk).