



FUSION
Credit Union Limited
Your Local Community Bank
LOCAL CONNECTIONS

The Fusion Credit Union Newsletter

Issue 18, 2016

**Fusion's 2015-16
Advertising Campaign**

Fusion Celebrates its 10th Birthday

It was back in 2005 that Fusion Credit Union was officially registered under the Industrial & Provident Societies Act) to take deposits. We are now regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



10 years on, and we have grown our membership to over 800, with nearly £300,000 of savings. And we have granted over 500 loans to help our local community.

To celebrate, Fusion held a Family Fun Day on 4th July at "Jigsaw" in Dimbles Lane, Lichfield. There was balloon modelling, face painting and shopping vouchers to be won, as well as children's goodie bags, balloons and piggy banks.



2016 Annual General Meeting

The Annual General meeting for the financial year 2014/5 will be held at Jigsaw, Dimbles Lane, Lichfield, WS13 7HL on Saturday, 12th March 2016. All members are encouraged to attend; it is **your** credit union and your vote counts.

Nominations for the Board of Directors and the Supervisory Committee must be received at least 14 days before the date of the annual general meeting. Contact us for more details.

We're not just about Savings & Loans...

Earlier this year, a member of Fusion made an appointment to come and see us because he was concerned about his financial situation. He had been retired for 6 months, but he had no occupational pension even though he had worked all his life. One of Fusion's volunteers went through their income and expenditure and confirmed that they had very little disposable income.

Consequently, the member was encouraged to contact the Benefits office.

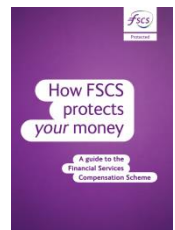
He came back to tell us that he was eligible for Pension Credits and would get an extra £50 a week.

He was so pleased that we had referred him. We didn't try to sell him a loan; we just wanted a happy customer able to make the most of his limited finances.

Protecting Your Money

As a member of Fusion Credit Union, all of your personal savings are guaranteed by the Financial Services Compensation Scheme.

From 1 January 2016, the FSCS will protect most eligible deposits up to a total of £75,000. Any deposits you hold above the limit are unlikely to be covered.



Fusion's 2015-16 Advertising Campaign

Earlier this year Fusion embarked on a new advertising campaign in the Lichfield Mercury and the Cannock Chronicle.

The key idea was to feature regular adverts with varying themes and a consistent style so that the adverts would be readily associated with Fusion Credit Union.

The first theme was *"Do you want affordable loans and ethical savings?"* and this has been followed by *"We can help you with loans for school uniform"*, *"We can help you with a loan to fund your summer holiday"*, *"Saving for Christmas"* and the latest, *"Opening a Savings Account as a Christmas Present"*:

FUSION
Credit Union Limited

We can help you with a loan to fund your summer holiday

Old Mining College Centre,
Queen Street,
Chase-town WS7 4QH
Every Wednesday 10.00 to 12.00

Civic Centre,
Beecroft Rd.,
Cannock WS11 1BG
Every Monday 10.00 to 12.00

Tel: 01543 415022
Email: info@fusioncreditunion.co.uk
Web: www.fusioncreditunion.co.uk

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. No. 09001270. Registered Office: The Old Mining College Centre, Queen St, Chase-town, Staffordshire, WS7 4QH.

FUSION
Credit Union Limited

We can help you with loans to kit the children out with school uniform

Old Mining College Centre,
Queen Street,
Chase-town WS7 4QH
Wednesday 10.00 to 12.00

Civic Centre,
Beecroft Rd.,
Cannock WS11 1BG
Monday 10.00 to 12.00

Tel: 01543 415022
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Speak to us about how we can help you save for Christmas

Old Mining College Centre,
Queen Street,
Chase-town WS7 4QH
Every Wednesday 10.00 to 12.00

Civic Centre,
Beecroft Road,
Cannock WS11 1BG
Every Monday 10.00 to 12.00

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Speak to us about opening a saving account as a Christmas present for your children or grandchildren.

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Queen Street,
Chase-town WS7 4QH
Every Wednesday 10.00 to 12.00

Civic Centre,
Beecroft Road,
Cannock WS11 1BG
Every Monday 10.00 to 12.00

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Did you know...?

International Credit Union Day was on Thursday 15th October. It has been celebrated on the third Thursday of October since 1948.

Fusion Credit Union Collection Points

Cannock Chase

Civic Centre, **Mondays:** 10.00 - 12.00
Beecroft Road, Cannock, WS11 1BG

Chase Terrace **NEW!!**

Chase Terrace Fire Station **Wednesdays:** 10.00 - 12.00
Rugeley Road, Chase Terrace, Burntwood, WS7 1AQ

North Lichfield

Jigsaw, 72 Dimbles Lane **Monday - Saturday:** 10.00 - 12.00
Lichfield, WS13 7HL

Lichfield City

CAB, Levetts Fields **Fridays:** 13.30 - 15.30
Lichfield, WS13 6HY

Fusion Credit Union Contact Information

Phone: **01543 415032**

Website: www.fusioncreditunion.co.uk

Correspondence Address: Fusion Credit Union Limited
Jigsaw, 72 Dimbles Lane
Lichfield, WS13 7HL

Please send any questions or comments to info@fusioncreditunion.co.uk

Board of Directors: Janet Bamber, Maurice Keenan, Nick Kilford, Paul Mangan, Peter Selwyn, Valerie Wale, Tim Warner

Supervisory Committee: Shaun Elliott, Peter Maclean, Jim Moorhouse

Fusion Credit Union Ltd is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England & Wales No. IP00717C. Registered Office: The Old Mining College Centre, Queen St, Chasetown, WS7 4QH.