



Enterprise
Credit Union

AUTUMN 2022

NEWSLETTER



It's been a while since we last checked in with a newsletter...in that time it's been very busy at ECU, and we have lots of exciting news to share with you.

In this edition, we introduce our new Community Development Officer, and we unveil our 'branch of the future' as we share the complete refurbishment of our Hall Lane branch. We'll also be updating you on the changes coming to our 'Friends of Enterprise' lottery, and the improvements and new features coming soon to our mobile app!

ECU SPOTLIGHT: LEWIS GABRIELSEN

Introducing our latest recruit, Lewis, who joins ECU as a Community Development Officer (CDO).

Lewis was born and raised in Huyton, and has experienced first-hand ECU's impact within the area, adding that his immediate family were regular visitors to the Page Moss branch when it was in operation.

Lewis has knowledge of both ends of the consumer credit sector, having worked in a bank promoting credit and loans, and then as a debt advisor for Citizens Advice, and says his previous working experience has influenced the path of his education, as he explains: "I dealt with a significant number of clients with debt issues that were diagnosed with mental health issues. To explore this further, I completed a master's in psychology with a research focus on the relationship between financial education, confidence in financial ability and its relationship with well-being and mental health."

Before meeting the team, Lewis had an idea how welcoming everyone would be, explaining how his Grandad often shares his thoughts on his visits to our Pilch Lane branch, and how warmly he talks about 'going to see the girls' as though he's off to see family, Lewis says this was reflected in his first introduction to our team, at the private viewing of our new and improved Hall Lane branch at the end of September.

What can members expect from you as our new CDO?

I will bring a wealth of knowledge from my previous roles, some of which has already been useful, and they can expect an individual who will explore all available options to try and assist them in any way possible.

What advice would you give to someone considering joining the credit union?

When out and about interacting with the community, the impact ECU has on their lives is almost palpable. The recurring message from existing members, and individuals



CHANGES TO OUR FRIENDS OF ENTERPRISE LOTTERY

Can you believe that it's been one whole year since we launched our 'Friends of Enterprise' lottery? To mark the occasion, we have decided, it's time for a review...

We've watched the number of entries grow significantly each month, and witnessed the huge impact each donation has made within the communities we serve.

We recognised that together, we have the power to make a difference to many lives across Merseyside and help those who need it as possible.

What will change?

We will no longer have 1st, 2nd and 3rd cash prizes, there will now be 5 cash prizes, evenly split between the 5 lucky members picked from the draw each month.

Instead of having just 1 recipient of the community donation, this will now also be split between 5 community groups.

What is staying the same?

Entry will remain at £1, and you can still enter a maximum of 10 times each month, 50% of your entry will go into the prize pot and the other 50% to the community donation, and as always, the draw will take place on the first Thursday of each month.

*****These changes will take effect for our next draw on Thursday 3rd November*****

For full T&Cs, to change your entry amount, to opt out, or get involved, please [click here](#).

Friends of
Enterprise



51,895
Entries



11 Community
Donations



33 Prize
Winners

interested in signing up is that their families absolutely adore being a member of ECU and that they would struggle without it.

What do you think of our refurbished Hall Lane branch?

It's a great representation of the investment ECU is making in the community and is a stark contrast to a significant number of financial institutions, closing their branches, and focusing solely on digital. This refurb emphasises ECU's member and community focus, standing tall for those who prefer to visit branch, and reassures the digitally excluded that they will not be left behind.

Lewis and Lynn, presenting Stephen from KIND with September's 'Friends of Enterprise' community donation.



ARE YOU FOLLOWING US ON SOCIAL MEDIA?

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HALL LANE REFURBISHMENT: OUR BRANCH OF THE FUTURE



In July, after months of planning, we closed our Hall Lane branch for a major refurbishment, with our team taking up temporary residence at St Gabriel's Church.

We first opened the doors of Hall Lane back in 2000, and since then, it has served us very well, playing a key role in the success of our credit union and witnessing us grow from just 1,000 members, to now over 22,000.

22 years later, with the help of award-winning office design and fit out specialists, Opus 4, Hall Lane has been transformed into our 'branch of the future'.

The exterior has had a complete makeover, the front door, windows, and walls have been replaced with floor to ceiling glass, allowing natural light to flow freely throughout. Inside, the space is divided by glass partitions, and along the wall runs a historic timeline of ECU, highlighting many of our accomplishments since our journey began, with the space for more to come.

What was our conference room, is now a brand-new multifunctional space, that will be used for a variety of setups, including training, presentations, and meetings. In this space, it's hard to miss the eye-catching sound absorbing acoustic panelling and LED ring pendant lighting hanging from the ceiling and placed across the wall are our core values, boldly featured inside large acrylic disks.

Our vision was to create a welcoming, open environment, an experience for our members, that was much more than a place they could deposit or withdraw funds. Day-to-day transactions are available as always, however there is no longer a barrier between our members and the team.

Now when you visit, you'll be greeted by the many friendly, familiar faces of ECU. We have moved away from the traditional 'back-office', switching it for something a little more open and personalised, by introducing pods, and if our members wish to discuss something in a private space, that option is available too.

When we invited our team for a private reveal in September, Tracie our Member Services Team Leader said: "It's such a massive change, it looks so inviting and professional. It really breathes new life into the branch, and I know it will be the same for our team too."



Lots of hard work has gone into turning our innovative plans into reality, and we couldn't have done it without our Head of Operations, Irene, and the team at Opus4. We would also like to thank Rev Canon Malcolm Rogers, Vicar at St Gabriel's for providing us with the space to seamlessly continue serving our local members.

Hall Lane is now officially back open, Monday to Friday with the new hours of 9am-3pm. If you haven't had the chance to visit us yet, we can't wait for you to see it.

COMING SOON TO OUR MOBILE APP...

Since its launch in November 2020, our mobile app has been downloaded over 20,000 times, and now has an average of 5,000+ users each week.

We have made tweaks here and there over the past two years but felt now was the right time to give our app a complete revamp. Our development team have been hard at work, making improvements, to bring you, our members, some exciting new features.

So, what can you expect from the update?

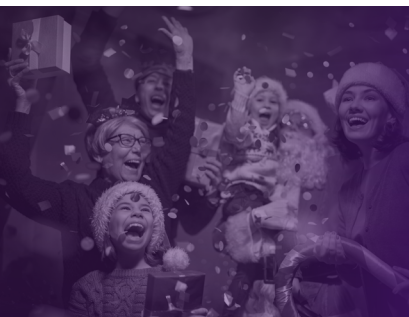
- ✔ It has a fresh new look, which makes navigating the app so much easier.
- ✔ Behind the scenes, there's been some bug fixes and performance improvements.
- ✔ You can apply for a brand-new loan, as well as top-up and existing one.

- ✔ New members can apply to join and save or join and borrow using the app.
- ✔ Our virtual assistant Bob is on hand to answer any questions you have.
- ✔ We're introducing a 'Support Hub' tab, featuring tools and resources from MoneyHelper, a range of links such as signposting to local food bank and food pantries, benefits, or hardship funds you could be entitled to and cost-of-living support you may be able to access.



There are even more new features still to come, so if you haven't already, download today using the links below and stay tuned...

DOWNLOAD OUR APP



Did you know you can use our existing loan products to cover your **Christmas** costs? This means...

- ❄️ There's no cut-off date for loan applications, you have the freedom to apply whenever you're ready - subject to eligibility
- ❄️ You can request a top-up on an existing loan

Simply login to your account online or using our mobile app, to check your eligibility and apply today, [click here to see how.](#)

