



## Credit Unions and Community Banks

We all want the festive season to be as perfect as possible but if we're not careful that could mean lots of debt too.

It's never ideal to borrow money, and we'd always advise that you don't spend more than you can afford.

But in reality lots of people turn to loans to tide themselves through the festive period – in fact a 2019 survey showed that around 71% of us will do that.

The problem is that a lot of that is high cost credit – things like credit cards, overdrafts., pay day loans and even loan sharks in some cases.

However, did you know that there are safer, lower cost ways to borrow money if you need to?

These include Credit Unions, also known as Community Banks. They have lots of benefits including:

- They are an alternative to high-cost borrowing
- They can lend to you even if you have been turned down for credit elsewhere
- They are non-judgmental and operate on a case by case basis

Getting a decision on a loan can be done quickly and easily and many lenders are also now accepting online applications.

You can find information about the Community Banks operating in Derbyshire below.

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	<b>Derbyshire Community Bank</b> where <b>local</b> really counts	<b>Derbyshire Community Bank</b> Who is it for? Covers the whole of Derbyshire <a href="http://www.dcbank.org.uk">www.dcbank.org.uk</a>
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01332 348144

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## Chesterfield and North East Derbyshire Credit Union



Who is it for? Covers the whole of Derbyshire

[cnedcu.co.uk](http://cnedcu.co.uk)

01246 278 833

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## 2 Shires Credit Union

Who is it for? Bolsover residents

[www.2shires.org.uk](http://www.2shires.org.uk)

01909 500575

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## Sheffield Credit Union



Who is it for? Derbyshire Dales, Chesterfield, North East Derbyshire and Bolsover residents

[sheffieldcreditunion.com](http://sheffieldcreditunion.com)

0114 276 0787

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## Manchester Credit Union

Who is it for? High Peak residents

[www.manchestercreditunion.co.uk](http://www.manchestercreditunion.co.uk)

0161 231 5222

MANCHESTER  
CREDIT UNION