



PIONEER MUTUAL
CREDIT UNION

Pioneer Mutual Credit Union can help you budget and manage your bills

Benefits are changing

Universal Credit is being rolled out in East Renfrewshire on 26 September 2018. If you are claiming benefits for the first time or there is a major change to your circumstances, you will have to claim Universal Credit.

Universal Credit is a single payment with your housing costs included. As a result, you will need to make your money last longer and pay your rent direct to your landlord. You will need to budget your money and will be responsible for paying all your bills, including rent.

Pioneer Mutual Credit Union can help make sure you don't fall behind or miss your rent payments.

Working in partnership with East Renfrewshire Council and Barrhead Housing Association a free Money Management Account can be set up for people who claim Universal Credit.

This can:

- Give you access to your funds via a card or BACS transfer*
- Pay your rent costs direct to your landlord
- Save for a rainy day
- Access Pioneer Mutual low cost loans*

How it works

By signing up for a Pioneer Mutual account your rent would be deducted from your payment and transferred directly to your landlord and/or Council. This ensures your rent is paid and then your remaining Universal Credit balance is then available to you for all other expenses.

Joining Pioneer Mutual Credit Union couldn't be simpler, just complete our application either online, in branch or request a pack from your landlord. The application should be submitted to ourselves alongside your identification. The membership fee costs will be covered by your landlord, East Renfrewshire Council or Barrhead Housing Association. Once you join there are no annual fees. Joining Pioneer Mutual does not only mean you become co-owner of a financial co-operative but also gives you access to fair finance and all these great benefits:

- Free Life Savings and Loan Protection (T & Cs apply)
- Save as little and as often as you like
- Eligible to join Pioneer Mutual Lottery
- Complimentary mortgage advice through Money Sense Matters
- Access to low interest loans*
- Access to our flexible loan terms*
- Fees charged in an understandable and transparent manner
- Personal Service
- Christmas Savings Club
- Savings protected under FSCS

* Subject to conditions

For our Terms & Conditions' please visit

www.pioneercu.coop or call us on **0141 881 1353**

in partnership with



PIONEER MUTUAL
CREDIT UNION



East Renfrewshire Rents Team
0141 577 3707 /0141 577 3664



Barrhead Housing Association
Limited

Barrhead Housing Association
0141 881 0638

FINANCE FOR EVERYONE