

Help the people of Wales say no to debt row.

Please support International Credit Union Day October using hashtags
#ICUday #peoplehelpingpeople #nodebtrow

@CredUnionsWales @nptcreditunion



Undebau Credyd
Cymru
Credit Unions
Wales



**SAY NO TO
DEBT ROW**

Support Your Credit Union

#ICUday #Nodebtrow @CredUnionsWales

“As Patron of Credit Unions Wales I am fully supporting the ‘Say No to Debt Row’ campaign. In the run up to International Credit Union Day 2016 I want to increase awareness of the many fantastic credit unions across Wales, your own local financial cooperatives!

Michael Sheen OBE, Welsh Actor

Over the coming month Neath Port Talbot Credit Union is joining a global campaign to increase awareness of the benefits of credit unions and we need your support.

Despite a stride forward in membership of credit unions, Wales is lagging behind other parts of the UK and we believe this is a crime that’s exposing many vulnerable people in our communities to a debt sentence.

The most recent Bank of England statistics, released in 2015, showed that **just 2.4% of the Welsh population are members of a credit union**, compared to 7.1% in Scotland and 33% in Northern Ireland. Only England had a lower proportion at 1.3% membership.

We believe that this low uptake is robbing the people and communities of Wales.

At this time of year, retailers gear up for the festive spending season and people succumb to high interest loans and credit cards to fund Christmas. Often these are the people who least can afford those high interest rates.

We don’t have a huge advertising budget to match that of the payday loans companies and credit card companies but we do have goodwill.



As a high profile and respected member of the community, with your help we can help people in Wales avoid debt row.

Starting today please support Neath Port Talbot Credit Union and credit unions across Wales on social media:

- Tweet your support, tagging Neath Port Talbot Credit Union @CredUnionsWales using hashtags #ICUday #NOdebtrow
- Print out the attached sheet and take a selfie to post on Facebook and Twitter using hashtags #ICUday #NOdebtrow tagging @CredUnionsWales @nptcreditunion

Thank you in advance for your help.

To find out more about how this campaign, offer further support or ask questions please contact Julie Mallinson at julie.mallinson@nptcu.co.uk alternatively call 01639 632100 or 07983 489503.