

MEMBER UPDATE

AUTUMN 2026 EDITION

YOUR AUTUMN UPDATE - LOOKING AHEAD TOGETHER

Message from Vicky Harrison, Chief Executive Officer

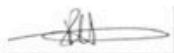


Autumn is upon us....I'd like to thank all members for your continued trust and support. Every milestone we've achieved so far this year is only made possible because of you. As a member-owned credit union our success is measured not only on financial performance but by the positive difference we make in the lives of our members and the communities we work in. I'm delighted to share that the past few months have been another exceptional period. One of our proudest achievements has been opening member account number 20,000. Reaching this milestone reflects the growing confidence members have in our credit union and our commitment to

providing fair, accessible financial services. Every new member strengthens our cooperative allowing us to extend our impact and ensure we continue to thrive. I'm equally pleased to announce member savings now exceed £18.9 million demonstrating the trust you place in our Help to Save Payroll Partnership Scheme design to help employers help their employees to save regularly and to enable us to provide affordable loans, supporting members when they need them most. Our commitment to responsible lending continues to make a real difference. Since launching our new Loyalty Loan we've provided over £1.5 mil through this product, rewarding members who have built borrow and save relationships with us for over 5 years. It's encouraging to see so many members benefiting from a lending approach that recognises loyalty.

Supporting our communities remains at the heart of everything we do and this autumn we're working again alongside North West Ambulance Service on our Community Defibrillator Project, helping improve access to life-saving equipment across our region, giving meaningful contributions beyond financial services that support healthier, safer communities.

We are continuing to invest in new products, digital services and improvements that help you manage your finances while maintaining the personal service that sets us apart. Our strong financial position allows us to invest with confidence while remaining true to our cooperative values and as we approach the final months of the year we are excited about what lies ahead as we continue to grow, innovate, and strengthen the communities we serve. If you have a few minutes to tell us your savings or loan stories we would love to include in our 35years celebrations in 2027. (See over the page for more information.)



Vicky Harrison
Chief Executive Officer

STAFF RECOGNITION

We're proud to celebrate the commitment and loyalty of our newest team members who have all reached more than two years service. A huge thank you to Lisa R, Lisa F, Rachel and Margaret for



their continued dedication, commitment and hard work which is appreciated. Earlier in the Summer the team enjoyed an evening stroll around Avenham Park followed by an Italian in Preston.

SAVINGS MATCHED UPTO £3,000

- FREE life cover matches your savings up to £3,000 giving your family financial help in the event of your death. (T&C's apply)
- Automatically activated after 2 years of membership.

**Scan the QR Code
for more details**



HAVE YOU DOWNLOADED THE IMPROVED BLUES AND TWOS APP?

Not Registered Online at all? Download our improved App.

Once you've logged in you can use Biometrics for easier login!!

View your statements, make withdrawals, update your personal details and view the latest Blues and Twos news.



Find our App in the Apple App Store or Google Play store to view current Rating & Reviews.

The Blues & Twos Society
Lottery



HAVE TO BE IN IT
- TO WIN IT

BLUES AND TWOS LOTTERY SOCIETY WINNERS

Congratulations to members who have been lucky winners in the Blues and Twos Society Lottery over the last quarter.

Congratulations to Gail Gregory who won £500 in May.

Kathleen Bromilow who won £500 in June.

Verity Craig who won £1000 in July Bumper Draw.



WE WANT YOUR STORIES TO PUBLISH AS PART OF OUR ANNIVERSARY



Join us as we begin the countdown to our 35th Anniversary – a milestone that celebrates three and a half decades of service, trust, and community. Over the years, we've grown together, supported one another, and remained committed to helping our members achieve their financial goals. As we prepare to mark this special occasion, we look forward to honouring the memories, people, and partnerships that have made this journey possible.

Stay tuned for exciting events, stories, and celebrations as we count down to 35 years of making a difference together.

We'd love to hear your feedback stories if we've helped you over the last 34 years.

- Let us know if we've help with Home Improvements, a dream holiday, your wedding, childs education or a new car.

Send your savings or loan stories on how we've helped you over the last 34 years to vharrison@bluesandtwos.org.uk or scan the QR CODE



www.bluesandtwos.org.uk

SUPPORTING THOSE WHO SERVE:

FROM THE BADMINTON COURT TO THE EXCELLENCE AWARDS

Blues and Twos Credit Union was proud to sponsor the 2026 Police Service UK National Badminton Championships, held at the University of Lancashire in Preston. Congratulations to the North West team, made up of players from Lancashire Police, Greater Manchester Police and Cheshire Police, who claimed the team title, and to Lancashire Police PC Ash Gibson, who were crowned National Champion in three event.

Our support goes beyond financial wellbeing, and we are proud to sponsor events that recognise achievement, dedication and excellence. This year, we are also delighted to sponsor the 2026 NWROCU Excellence Awards and the Lancashire Police Excellence Awards, marking our second year supporting these prestigious awards. It's a privilege to celebrate the outstanding individuals and teams who go above and beyond every day and to play our part in recognising their contribution.

NWAS HELP TO SAVE AUTO-PAYROLL PARTNERSHIP TAKES OFF!!

We're delighted to have successfully established a new payroll partnership with North West Ambulance Service (NWAS). Over 60% of our existing NWAS members have now successfully switched to our help to save auto payroll partnership scheme, while all new members are choosing the convenience of having their savings deducted directly from their salary. A huge thank you to our friends at NWAS for their fantastic support in helping make this partnership such a success. We're excited to continue working together and welcoming even more NWAS colleagues to Blues and Twos.



LIFE SAVING COLLABORATION TO DELIVER MORE DEFIBRILLATORS ACROSS THE NORTH WEST

Blues and Twos has teamed up for a second year with North West Ambulance Charity to fund new automated external defibrillators (AEDs) at public locations across the North West.

Last year, seven new pieces of life-saving equipment were placed at various locations, including community centres, sports facilities and a church, all thanks to a £7,000 funding collaboration between the two organisations. These defibrillators were selected following applications from credit union members and for a second-year members had a chance to submit their application for equipment in an area they felt would benefit. We will be publishing details of successful applications in our Winter Member Update. Cardiac arrest is a leading cause of death in the UK, with survival rates decreasing by up to 10% for every minute without intervention. Immediate cardiopulmonary resuscitation (CPR) and defibrillation can more than double the chances of survival.

FIND YOUR NEAREST DEFIBRILLATOR

In collaboration with North West Ambulance Service, Blues and Twos are raising awareness amongst its members on the location of current defibrillators across the North West and the "Find my local Defibrillator App". Scan the QR Code to locate your nearest defibrillator.



‘HELP TO SAVE’
AUTO-PAYROLL PARTNERSHIP SCHEME
‘MAKE SAVING EASY FOR YOUR EMPLOYEES’

What’s the Payroll Partnership Scheme?

With Blues and Twos Auto Payroll Scheme, we help our employees save direct from their salary every payday - helping them save regularly without thinking about it.

‘A great way to build financial resilience and achieve goals all with no fuss’.

How Easy It Is to Set Up

- We manage the whole process for you – you just need payroll deduction approval.
- No fees or extra admin costs for your employer.
- Our team supports you from sign-up to ongoing contributions.

How It Works:

1. Your employees join Blues and Twos & choose their monthly save amount.
2. New employees auto-enrolled into Blues and Twos scheme & choose their monthly save amount.
3. Monthly save amount is deducted direct from pay by the employer
4. One monthly total for all employees forwarded to Blues and Twos by employer.
5. Savings go straight into their Blues and Twos account.
6. Members can change the saving amount at any time (minimum monthly saving £10)

Benefits for Your Employees:

- ✓ Effortless Saving – Saving Money before you see it, helping build good habits.
- ✓ Financial Well-Being – Regular saving is renowned for reducing stress and boosting confidence.
- ✓ Protected Savings – Savings covered by the Financial Services Compensation Scheme (FSCS).
- ✓ Affordable Loans – Members can access ethical lending at affordable rates.
- ✓ Free Life Cover - Members can access Free Life Cover up to £3000.
- ✓ Junior Savers - Members can open Junior Saver Accounts for family up to age 16.

Enhance your workplace benefits - Support employees financial wellness.

Below are just some of the organisations already offering the Auto-Save Payroll Partnership Scheme. Scan the QR Code for more info or email vharrison@bluesandtwos.org.uk



INTRODUCE A FRIEND - INCREASE TO £20

We're delighted to announce that from 1st October, our popular Introduce a Friend scheme is increasing to £20. Following the fantastic response to our SUMMER15 promotion, which has seen lots of members introduce friends, colleagues and family to Blues and Twos, we're pleased to continue rewarding you for spreading the word. There's no limit to the number of people you can introduce, so why not tell someone about the benefits of being a Blues and Twos member and earn £20 when they join? Find out more on the [Introduce a Friend](#) page on our website.



2027 CHRISTMAS SAVER - COMING SOON!

Planning ahead for Christmas? Our 2027 Christmas Saver account helps you build funds over time and makes next December a little less stressful. Following the success of last year's Christmas Saver we're excited to announce we'll be offering a 2027 Christmas Saver account for members again this year.

- Open to existing and new members who can commit to saving regularly.
- **Interest rate to be confirmed soon.**

Keep an eye on your inbox and our website for full details – don't miss your chance to secure your Christmas savings!



Our roadshow diary has been full to the brim. We attended workplaces talking all things Blues and Twos, welcoming new members and answering members questions. We welcomed new members from the Police and Fire Service, NWS, NHS, Councils, Schools, Colleges across the Northwest as well as Lancashire Association Secondary School Headteachers Conference. We are looking forward to visiting your workplace in the Autumn and speaking to new and existing members.

Congratulations to our £20 Love2Shop free raffle winners who visited our stand at various events.

New Joiner Raffle - T Runsewe
Wyre Council - M Chapman
NWROCU - E Mayer

Chorley & South Ribble Council - R Hinchey
NWS Summer Events - K Williams
Hyndburn Council - M Wilcock



If you would like us to come to your place of work and talk all things Blues and Twos or would like us to join your team meeting via Teams, please contact us. We may even bring some freebies!! M White, Marketing Officer. Email: mwhite@bluesandtwos.org.uk



LOANS

Payroll Loan from 9.9%^{APR}
when you make your monthly
contributions from your salary

**PAYROLL CONTRIBUTIONS
SAVING DIRECT FROM YOUR
SALARY**

Consolidation Loan
from 19.9%^{APR}
from £3,001 to £15,000



Loyalty Loan 6.5%^{APR}
for members of 5+ years



Scan the QR code to view our
LOANS page and lending T&C's



Message from our Lending Team: “We do what we can to bring you a fast decision whilst helping you make sure your loan is affordable and meets your needs”.



BLUES AND TWOS
Credit Union ● Working for you not for profit

OWN IT!



NO mileage to record
NO balloon payment
NO restriction on car type
NO Tax adjustment

Amount of loan	Term	Monthly Repayment	Total Interest payable
£5,001	60 months	105.03	£1302.22
£10,000	60 months	£210.07	£2604.09
£15,000	60 months	£315.11	£3905.97

Above figures are an example of Payroll Loan product at 9.9% APR. Terms and conditions apply. No penalty to repay early. 3-60 months term available. Figures an approximate guide, correct at 04/06/2026

The above example is eligible for Payroll contributions only.
Rates may vary if your contribution is by Standing Order

SCAN QR CODE TO VIEW LOANS PAGE

Visit **www.bluesandtwos.org.uk** or call
01772 618833 for more details



Blues and Twos Credit Union encourages saving and responsible borrowing. Loan Applicants should use the online loan calculator to check their affordable monthly repayments www.bluesandtwos.org.uk Loan applications are subject to the organisations Policy for Lending, will be treated fairly, are subject to a credit check and an affordability check. Members with over 5 years membership could be eligible for Loyalty Loan at 6.5% APR. We ask members to apply only for what they need. The maximum loan allowed for memberships of less than 6 months is £7500 thereafter the maximum is £25000 for home owners and £15000 for non-home owners. Blues and Twos Credit Union, PO Box 77, Hutton Preston, PR4 5SB is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Reg No: 213538

Enter to win £25 Love2shop voucher

A	C	O	R	N	Q	W	E	R	T	Y	U	I	O	A
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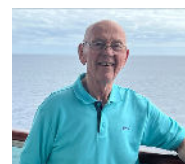
FIND THE MISSING WORD.....

ACORN AUTUMN BONFIRE CHESTNUT COCOA CONKER
CRISP HARVEST HEDGEHOG LANTERN LEAVES PUMPKIN
RAINFALL SCARF SQUIRREL SWEATER WELLIES WOODLAND

To enter, email **enquiries@bluesandtwos.org.uk** and tell us what word is missing from the wordsearch. Competition open to all members except employees.

Closing date **31st October 2026**

Congratulations to P Goodison who was the lucky winner of the Summer Member Update competition and correctly identified the missing word was 'Sunshine'.



Thank you for being a part of the Blues and Twos family. Together, we can continue to make a positive impact in our community.

www.bluesandtwos.org.uk