

Annual General Meeting for 2018/2019

We've decided to run the meeting at lunchtime this year to allow members the opportunity to attend if an evening isn't suitable for work or caring requirements.



Book your free place now: www.fva.org/kcb

Our annual members' meeting for the financial year ended September 2019 will take place as follows.

DATE AND TIME
Tuesday 31 March 2020, 12.30pm start
 (sandwiches and light refreshments available from 12 noon)

VENUE
 Caledonia House, Saltire Centre, Glenrothes KY6 2AL

Our AGM is an important meeting for members - it's your chance to have a direct say in the running of your Community Bank!

You'll hear about our achievements during the financial year, be presented with our financial reports, hear about future plans and vote on certain business, including the appointment of Directors, setting the annual administration fee and the dividend amount, and more. To find out more please contact us.

You can book your free place, and get travel and parking information, a reminder e-mail and more by booking here: www.fva.org/kcb

Your savings are safe with us!

Your money is 100% safe as Kingdom Community Bank is covered by the Financial Services Compensation Scheme (FSCS). We are authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA). The protection is the same as it is for mainstream banks and building societies which protects up to £85,000 per person should a financial firm fail.

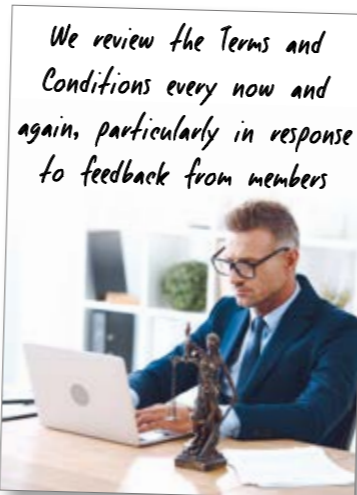


Terms and Conditions of Membership

All members are bound by our Terms and Conditions of Membership, and we review them every now and again, particularly in response to feedback from members. We recently made some minor changes - mostly to remove references to complaints handling since this is now fully covered by our Complaints Policy and Procedure. The latest version of Membership Terms and Conditions can always be found on our website at www.kingdomcb.org.uk/terms

If you have any queries about the Terms and Conditions, or want a hard copy, please just get in touch with us.

Also, whilst you're on our website, please take a few minutes to review our Privacy Notice which contains important information about Data Protection and how we collect and use your personal data. Again, if you have any questions or concerns about your privacy please do not hesitate to get in touch.



Newsletter

March 2020

Payroll saving service growing in popularity

We now provide easy savings for hundreds of members through our payroll saving scheme.



Fife College, CARF, Fife Voluntary Action, Fife Council, Mowi, Paywizard, James Donaldson & Sons Timber and other local employers have signed up to allow their staff to easily save every month straight from their pay!

Ask your employer if they've signed up to be a payroll partner of Kingdom (it's completely free of charge!). If they are, you can contact your payroll colleagues or us to get you set up.

If your employer isn't a partner yet, you can suggest it to them and ask them to contact payrollsaving@kingdomcb.org.uk

Update your details with us for a chance to win a free iPad!

It's important that we can reach our members, to share exciting news, to tell you about special offers or just to keep in touch. We never share or sell your contact details with anybody, so you've nothing to worry about. We also know that some people change their e-mail addresses every once in a while. Please take a minute to make sure your we have the correct e-mail address for you. Simply visit www.kingdomcb.org.uk/mydetails to tell us.

We've included fields for your home address, telephone number and beneficiary to make sure that key details we hold for you are up to date. It's part of our Terms and Conditions for members that you need to keep this information up to date, so please don't forget when you move house or your other details change. We'll enter every member who gives us their e-mail address (using the link above) into a free prize draw for a new iPad on which to view their occasional Kingdom Community Bank e-mails!



The prize draw will close on 30 April 2020 and the draw will be made by an independent third party on or before 25 May 2020. See www.kingdomcb.org.uk/mydetails for full details and, terms and conditions.



We never share or sell your contact details with anybody



prize draw closes on 30 April 2020

Save for Christmas, holidays or home improvements



We're here to provide affordable, low cost loans to our members, but we want to see our members saving money and reducing the need for credit where possible.

We've just launched a campaign to promote saving for some of the bigger expenses members are likely to face - holidays, home improvements and Christmas!

It's never too early to start saving. Regular saving and having a healthy shares balance (your savings with us) will also count favourably towards you should you choose to apply for a loan at some stage.

Look out for our new posters and remember, we are always here to help, so please get in touch if you have any questions.



WHERE

New access points launched

As the only Fife-based credit union/ community bank covering all of Fife, we work hard to reach as many people and communities as we can. We rely on our skilled, wonderful volunteers to make much of that possible. Already this year, we've launched two new access points at Glenrothes and Oakley!

Contact us if you'd like to suggest a venue for an access point or would like to volunteer with us to support a new or existing access point.

NEW	Glenrothes	Collydean Community Centre KY7 6UL	Wed	0900 - 1000
NEW	Oakley	Oakley Community Centre KY12 9QF	Friday	1300 - 1400
	Cowdenbeath	Maxwell Community Centre KY4 9DD	Thurs	1100 - 1300
	Dunfermline	Dunfermline Advice Hub KY12 7AW	Mon	1000 - 1200
	Dunfermline (Touch)	St. Margaret's Parish Church KY11 4JJ	Thurs	1000 - 1200
	High Valleyfield	Valleyfield Centre KY12 8SJ	Mon	1330 - 1500
	Inverkeithing	Inverkeithing Civic Centre KY11 1PA	Wed	1400 - 1500
	Kelty	Kelty Community Centre KY4 0AQ	Tues	1000 - 1200
	Kennoway	Sandy Brae Community Centre KY8 5JN	Mon	1800 - 1900
	Kirkcaldy	The Postings KY1 1HN	Mon	1330 - 1530
	Kirkcaldy	YMCA KY2 5UA	Wed	1330 - 1500
	Kirkcaldy	Kirkcaldy Methodist Church KY1 2BS	Thurs	1300 - 1400
	Kirkcaldy	Philp Hall KY1 1QX	Friday	1030 - 1230
	Methil	Sailors Rest KY8 3EF	Wed	1000 - 1100
	Rosyth	Parkgate Community Centre KY11 2JW	Tues	1000 - 1200

For up to date information on access points, open days and times please visit www.kingdomcb.org.uk/findus

People's Pantry members save with Kingdom

At the start of February 2020 we embarked on a new partnership project in Leven, working with the People's Pantry. Thanks to Fife Council funding, members of the Pantry can join Kingdom and start saving £2.00 per week with us through our new Pantry collection point. Normally, Pantry members pay £2.00 per week to access the Pantry, so it doesn't cost them any extra. This encourages saving whilst also giving people access to the benefits of Kingdom Community Bank membership.



FREE membership to the People's Pantry
(normally £2 per week)
if you save £2 per week with Kingdom Community Bank!

What is the People's Pantry?
A new project aimed at cutting food waste and single use plastic in Levenmouth.

Membership gives:

- access to a café for a free drink
- pick 'n' mix food refill station with daily essentials, such as pasta, rice and coffee
- entry to a pantry filled with a range of foodstuffs.

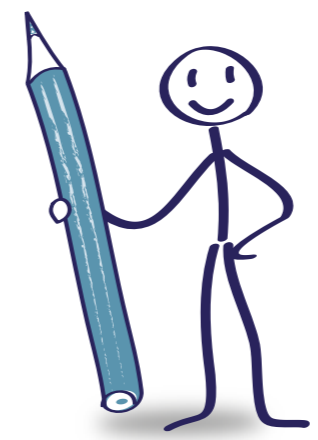
Benefits of joining Kingdom Community Bank
This special promotion is running for a limited time. You essentially get full access to the Pantry as well as becoming a member of your local community bank.

- with a savings account
- access to affordable loans when you need them
- and, in 6 months' time, have savings of more than £50 that you wouldn't have had otherwise. It really is free!

To find out more:
call 01592 714 888
e-mail: info@kingdomcb.org.uk
talk: at the Pantry on a Friday between 10am and 5pm



We welcome feedback!



We'd like to thank those members who have taken a minute or two to tell us about things they like, for example the member who was hugely appreciative of the support we offered to help her get on top of her finances when we declined her loan application. Or, the members who told us they like the newly painted colour scheme in Methilhill!

But, we do also like members to tell us when we don't get it right. We want to get it right and provide the best service we can for our members, and so it's important that we listen to members, learn and make improvements where we can. We've published our new Complaints Policy and Procedure at www.kingdomcb.org.uk/feedback (or ask at a branch or access point).

We endeavour to be transparent but also fair and ethical in all of our dealings with members.

Take Five

Take Five is a national campaign that offers straight-forward and impartial advice to help everyone protect themselves from preventable financial fraud.

This includes e-mail deception and phone-based scams as well as online fraud - **particularly where criminals impersonate trusted organisations.** Financial crime in the UK saw criminals steal £1.2 billion in 2018 alone.

Led by UK Finance, and backed by Her Majesty's Government, the campaign is being delivered with and through a range of partners in the UK payments industry, financial services firms, law enforcement agencies, telecommunication providers, commercial, public and third sector organisations. At Kingdom Community Bank we're delighted to be supporting this initiative, and helping to promote it, the first credit union in Scotland to fully back the campaign.

Many people may already know the dos and don'ts of financial fraud and scams - that no-one should ever contact them out of the blue to ask for their PIN or full password, or ever make them feel pressured into moving money to another account.

The trouble is, in the heat of the moment, it's easy to forget this. Trusting people on their word is something everyone tends to do instinctively. If someone says they're from your bank or a trusted organisation, why wouldn't you believe them?

Take Five urges people to stop and consider whether the situation is genuine - to STOP and THINK if what they're being told really makes sense.

Kingdom Community Bank will never ask for your personal or member information over the telephone or e-mail unless it is directly in relation to a loan application you have made. We will confirm the details of your loan application so that you can be sure that you are talking to us. We will never ask for your personal or member information by text message or social media. If you need to be sure you are speaking to us, please call us back on 01592 714888 and quote your member number. **Never give your member number to anybody you don't know and trust.**



Financial crime in the UK saw criminals steal £1.2 billion in 2018 alone

KCB is the first credit union in Scotland to fully back the campaign



We launched our own publicity campaign in February 2020

Never give your member number to anybody you don't know and trust.

For more information visit www.takefive-stopfraud.org.uk

Meet our new CEO

Directors of Kingdom are delighted to have appointed Sofia Dogan as CEO. Some members will know Sofia from her role at Fife Voluntary Action (FVA) where she provided significant support to Kingdom to undergo some key improvements over the last couple of years.

We're really pleased to have secured somebody with such extensive knowledge, qualifications and experience in banking and credit unions.

Janice Gourlay, Chair of the Board of Directors said "Sofia did a fantastic job of supporting us in her role at FVA and she is ideally placed to take up the role of CEO and lead Kingdom Community Bank through some big changes and improvements as we modernise and strengthen as an organisation."



Pictured above: Sofia Dogan, CEO

"I'm looking forward to ... listening to them [our members] and providing the best services we can for them. I'm keen ... to promote financial inclusion and give members a professional, modern service ... whenever and wherever they need it."

Our new CEO said "I'm excited at the challenges and opportunities that being CEO of Kingdom Community Bank brings. I'm looking forward to working closely with the Board, staff team and volunteers to get closer to our members, listen to them and provide the best services we can for them. I'm keen to grow our membership, promote financial inclusion and give members a professional, modern service that works for them whenever and wherever they need it. We're already embarking on a range of improvements that some members have noticed and I look forward to sharing more news of these over the coming weeks and months."

Sofia also added, "I look forward to meeting members, not just at our AGM, but in our branches, at access points, at events and by appointment for those who want a chat and to share their suggestions with me. Kingdom is proudly a member-led organisation and I want to find ways of making sure every member can have their voice heard when they have something to say."

To organise a chat with our new CEO please e-mail info@kingdomcb.org.uk

KCB joins biggest trade body



Giving Kingdom a stronger voice

We've just joined the Association of British Credit Unions Ltd (ABCUL) a co-operative which exists to benefit organisations like us. ABCUL represents the majority of the British credit union movement in terms of the number of credit unions, number of members served by credit unions and assets. This will give Kingdom a stronger voice, access to the latest information and opportunities, and a forum to learn with and from other credit unions and community banks.

ABCUL organises and supports the Scottish Parliament's Cross-Party Group on Credit Unions,

which they established in 2009. It meets every few months, bringing together MSPs from across political parties, credit unions and key stakeholders to discuss opportunities, issues of concern and the impact of devolved policy decisions on credit unions in Scotland. Previous topics have included things like helping Scots through recessions, fair and appropriate debt solutions, publicising the work of credit unions and promoting financial capability.



Board members wanted!

WANTED!
any member who wants to become more involved in the running of Kingdom

JOIN THE BOARD

As a member-led organisation, we're always looking to encourage and support members to become more involved in the running of Kingdom. We have some places on our Board of Directors for members who'd like to get involved in governance, overseeing risk and

finances and bringing their thoughts, experience and skills to the team. We're particularly keen to have people with HR, IT or finance experience at the moment. Our Board meets monthly, on a Monday evening and there's not too much of a time commitment outwith Board meetings.

Induction, training and support will be provided

We're hoping to appoint some new Directors at our Annual General Meeting on 31 March. To find out more, contact us to arrange an informal chat.

Minimum balance in share account

We'd like to remind all members that it's a condition of membership that you need to retain a minimum balance of £5.00 in your share account. We're required to enforce these conditions and also to review dormant accounts. Therefore, it is important that we have up-to-date contact details for all of our members. The easiest and quickest way of doing that these days, is by e-mail. See the article on the front cover about how to update your contact details - you could even win a prize!



minimum account balance is **£5.00**

Loan application waiting times at record low!

We've been working hard on improving back-office processes and we are now processing almost all loan applications to a final decision in less than three working days. This is considerably better than we've managed previous years, but we're still improving and working

to get it down further. We're deploying new technology, improving our paperwork and systems, and training our staff and volunteers to ensure we can process loan applications as efficiently as we can. To find out more about our loan products and to apply please visit www.kingdomcb.org.uk/loans or contact us and ask for a loan information pack.



Methilhill office refurbished

Those members who've popped into our Methilhill branch this year will notice that we've undergone a refurbishment. We've given the place a lick of paint and renewed the roof (which had developed a number of leaks as flat roofs in Scotland tend to do!). Why not pop in and visit us? We'd love to see you and talk to you about how you can maximise your membership with your community bank.



KCB is a Real Living Wage employer

We're delighted to announce that we were officially accredited as a real Living Wage Employer in November 2019, confirming our commitment to be a good and ethical employer. We were the first small to medium local business in Glenrothes town centre to secure accreditation. Living Wage accreditation is awarded to employers by Living Wage Scotland and is a symbol of responsible business practice. Accreditation is achieved when employers choose to go beyond the government's minimum wage and pay all their staff a real Living Wage. The real Living Wage rate is set by an independent panel of experts each year. For more information please visit www.scottishlivingwage.org



it's a national symbol of responsible business practice

Little Free Libraries!

We're delighted to announce the launch of two Little Free Libraries at our branches in Methilhill and Glenrothes. This is a new service available for members and non-members - anybody in the community can come and take a book during our open hours. They can then read the book and either bring it back, or pass it on to somebody else. Our motto is 'Take a book, share a book!'.

This new scheme is part of a global free library movement, and Kingdom's two libraries takes Scotland's total of Little Free Libraries to double figures, opening the 9th and 10th in the country.

There are fiction, non-fiction and children's books. Come in, have a browse and take a book - we have fiction, non-fiction and children's books.

If you've got books at home that you think somebody else

could benefit from, why not bring them in? Donate your book and you might just change somebody's life!

Also, if you've taken a book and enjoyed it, please leave a little comment in our Sharing Book at each library. We hope that our Little Free Libraries inspire people from across our communities.

For more information please visit www.kingdomcb.org.uk/community

'Take a book, share a book!'



look out for these handy free bookmarks

