



Kingdom Community Bank
Fair • Inclusive • Friendly • Ethical

Newsletter

February 2026

Working With Members When Life Gets Difficult

At Kingdom Community Bank, we understand that circumstances can change. Illness, job changes, family pressures, or unexpected costs can all affect a person's ability to keep up with repayments.

When this happens, our first step is always to talk to members early and listen. We aim to understand what is going on and work together to find a manageable way forward.



This may include reviewing repayment plans or agreeing temporary arrangements to help prevent problems from growing.

If we reach out to you to discuss your loan repayments, please do not ignore us - **we really do want to help.**

Our approach is supportive, fair, and proportionate. Formal recovery action is always a last resort and only considered when other options have been explored.

This approach protects individual members while also safeguarding the savings of the wider membership - something we take very seriously.

Tapped - A Film About the Harms of Illegal Money Lending

Our youth-led initiative, Tapped, tackles illegal money lending through a film and learning toolkit. The film blends storytelling with education to raise awareness, reduce stigma, and empower young people to recognise exploitation and choose safer alternatives.

Find out more on page 6!



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DID YOU KNOW?

Access to a single affordable loan often prevents people from falling into long-term high-cost debt.

Most people who use high-cost credit are in work – the issue is access, not behaviour.

A Message from Our CEO



Sofia Dogan
Chief Executive Officer

Across Scotland, many communities are losing their local banks. Branches are closing, more services are moving online, and for lots of people it feels like there are fewer places to turn when they actually need to speak to someone.

At Kingdom Community Bank, we've chosen to take a different path. We've kept investing – in our people, our branches, and our systems – so that members can still access support in person, from real people who care about getting things right.

This year brought some big changes, including welcoming members from North East Fife Credit Union and continuing our branch refurbishment programme. These weren't quick or easy decisions, but they were the right ones. They were about protecting local access, improving what we offer, and making sure your credit union is here for the long term.

What hasn't changed is our focus on fairness, support, and putting members first. This is your credit union, and everything we do is shaped by the people who use it.

Thank you for trusting us, and for being part of Kingdom Community Bank.

Sofia Dogan, Chief Executive Officer

Refurbishing the Former NEFCU Branch

As part of the merger we're currently refurbishing the former NEFCU branch to bring it up to the same standard as our other KCB locations.

This investment allows us to keep a local branch open in the area and improve the space for members, with a more welcoming environment and better facilities for both members and staff.

At a time when many financial providers are closing branches, we've chosen to do the opposite – to retain and invest in local access, ensuring members can continue to speak to our team face-to-face.

At a time when many financial providers are closing branches, we've chosen to do the opposite

We look forward to welcoming both new and existing members into the refurbished branch, at Castlehill, just across from the Cupar Youth Cafe.



The "No-Regret Swap" Challenge

The idea – swap one small weekly spend for savings.

Pick one small weekly spend and save that money instead for four weeks. At the end, see what you've built – and decide if you even notice it.

EXAMPLES

One takeaway per week =
You could save £40 – £80 over 4 weeks, or almost £1,000 over the year!

Two coffees per week =
You could save £30 – £40 over 4 weeks, or nearly £500 a year! 😊

Cancel an online subscription you don't use much (or that you forgot about – check your bank statements!) This could save hundreds over the year!

Small, simple steps can lead to big savings!

What could your savings become?!

Welcoming Our New Members from North East Fife Credit Union

Over the past year, we welcomed members from North East Fife Credit Union (NEFCU) into Kingdom Community Bank.

The transfer of engagement was carefully planned to ensure continuity of service and to protect local access to ethical, community-based financial services. For many NEFCU members, this meant being able to continue using a credit union rather than losing that option altogether.

We know that change can feel unsettling, especially when it involves financial services. That's why our focus throughout the process was on making the transition as smooth as

possible, keeping communication clear, and ensuring members continued to receive support from real people.

We're delighted to say that the integration has been successful, with new members now accessing our services and becoming part of the wider KCB community.

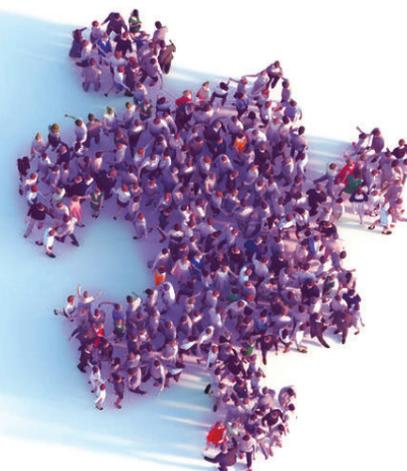
Most importantly, this merger strengthens the long-term future of community banking in the area. It allows us to invest in services, systems,

and local access – ensuring that members old and new continue to have a fair, supportive alternative to mainstream banks.

To all our former NEFCU members: welcome!

We're very glad you're here.

This merger strengthens the long-term future of community banking



Staying Safe Online

With cyber attacks and scams becoming more common, keeping your information secure is more important than ever.

Kingdom Community Bank will never ask for your full login details, PIN, or passwords by e-mail, text, or phone. Be cautious of messages that create urgency or pressure you to act quickly, even if they appear genuine.

If something doesn't feel right, pause and contact us directly using trusted contact details. Our systems are regularly reviewed and updated, and our team is always happy to help if you are unsure about a message or request.

Studies show that having even a small emergency fund reduces financial stress more than a modest pay rise!

DID YOU KNOW?

When Life Takes an Unexpected Turn

Sometimes life throws challenges when you least expect them – a broken car, a leaking roof, an empty savings pot before Christmas. For many people, these moments are stressful not just financially, but emotionally too.

At Kingdom Community Bank, we see situations just like these, every day. Our role is not simply to provide money, but to listen, explain options, and help members find a way forward that feels manageable.

Here are three stories that show what your credit union makes possible.

Real People. Real Impact



"I honestly don't know what I would have done without their support."

Sarah's Story - Getting Back on the Road

"I rely on my car for work, and when it broke down beyond repair, I honestly didn't know what I was going to do. I was worried because my credit rating wasn't great, and I didn't think I would be approved anywhere.

"The lending team at the credit union were so kind and explained everything clearly. They talked me through my options and helped me find a repayment plan I could manage. I was able to buy a replacement car and get back to work".



"For the first time ever, I have some savings."

Kevin's Story - Saving Without Noticing

"My employer offered me the opportunity to save money directly from my pay each month, into a Kingdom Community Bank account. I had never saved before and found this to be an easy way to start. The money is transferred automatically before I get paid, so I don't really notice it and won't be tempted to spend it.

"For somebody like me, this is the only way I can manage to save. It feels great to know that, for the first time ever, I have some savings that I can rely upon when necessary."



"They didn't judge me – they helped me find a way forward."

Heather's Story - A Stress-Free Christmas

"I never thought I'd be able to save for Christmas properly. Last year, I spoke to the team about closing my account, but they suggested I try saving a small amount from my weekly benefit instead.

"I hardly noticed it going out, but by December I had over £500 saved. It made such a difference – no panic, no stress. I now have a Christmas pot that I'll keep using every year."

DID YOU KNOW?

Most banks exist to serve shareholders. Credit unions exist only to serve members – **BY LAW**

A Decline is Not the End of the Journey

Sometimes we are unable to approve a loan application straight away. We fully appreciate that this can be disappointing, but it does not mean the end of your relationship with us.



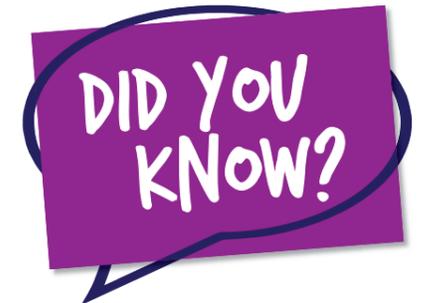
Many members choose to:

- Keep their account open
- Continue saving – even small amounts
- Re-apply at a later date

Over time, this can help build a stronger financial position and open up more options in the future. If you're unsure about your application, our team is always happy to explain decisions and offer guidance.

Say Hello to Kingdom's Newest Recruit

We recently welcomed our mascot, Malachi, who has already been popping up in branches and will continue to do so during the coming year.



IN 2025 WE ...

Helped more than **6,000** members

Served members from **4** branches

Approved more than **95%** of loan applications

Helped members borrow from **£100 to £15,000**

Lent almost **£2.5m** to our members

Processed more than **3,100** loan applications

Had **2** new members join every day



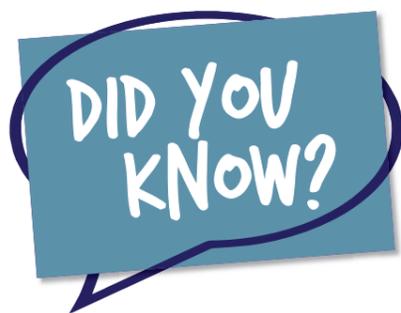
**Early Support
Makes a Difference**

If you are ever worried about your repayments, please contact us as soon as possible.

The earlier we talk, the more we can do to help.

Young Voices Tackling Loan Sharks

Tapped is a short film and creative education project, highlighting the dangers of loan sharks.



The first credit unions were created over 150 years ago to protect working people from loan sharks and unfair lending.

Watch Tapped online: www.kingdomcb.org.uk/tapped



The project saw local secondary pupils collaborate with youth workers and professional filmmakers to create a short film and an accompanying suite of educational resources. Together, these materials will form a dynamic learning programme designed to help young people understand financial exploitation, recognise harmful situations, and make informed decisions about credit and debt.

At its heart, the initiative is about prevention, empowerment, and resilience – equipping young people with the knowledge and confidence to protect themselves and their communities while promoting safe alternatives such as credit unions

A community-driven future

By combining youth creativity, professional expertise, and strong partnerships, this initiative demonstrates how communities can tackle complex social challenges through collaboration and education. The result will be more than a film - it will be a lasting resource that empowers young people, strengthens financial awareness, and helps safeguard communities from exploitation.

Education through creativity

A cohort of 20 - 30 young people from Dunfermline schools led every stage of production – from scripting and performance to filming and editing. Guided by experienced professionals, participants gained real-world media skills, creative mentoring, and portfolio work that supports pathways into further education or careers in the screen and creative industries.

Key themes explored include:

- Financial exploitation, coercion, and control
- Youth vulnerability and grooming
- Community impact and stigma
- Empowerment through awareness and education

Strong local partnerships

The project is fully rooted in Dunfermline, with all recruitment, training, filming, and launch activity delivered locally in partnership with schools, youth services, and community organisations.

Specialist support from the Scottish Illegal Money Lending Unit (SIMLU) and YouthLink Scotland ensures the educational materials are authentic, credible, and professionally informed, with the finished toolkit hosted nationally to extend its reach.

Delivery is coordinated through a local partnership led by Kingdom Community Bank alongside Fife Voluntary Action and community partners – combining expertise in financial inclusion, youth engagement, and community development to embed the project within Dunfermline’s wider prevention and anti-poverty work.

Responding to a real community need

Professionals across Fife report increasing concerns about the harm caused by illegal money lending, particularly in areas experiencing economic pressure. Evidence gathered by SIMLU confirms that loan shark activity affects communities throughout Scotland, including Dunfermline.

By addressing the issue through education, creativity, and peer-led communication, this project aims to reduce stigma, increase awareness, and strengthen financial resilience among young people and their families.

Your Voice, Your Area, Your Credit Union!

You know your community best. We welcome your ideas on where we can support local needs, attend events, or improve services.

Your feedback helps shape what we do and ensures we stay relevant to the people we serve.



Planning for Christmas

It is never too early to start saving for something important, or expensive, like Christmas.

Saving a small amount each week can help spread the cost of Christmas and reduce stress at the end of the year.



For example:
Save £5 per week
= **£260** by Christmas



Save £10 per week
= **£520** by Christmas

We can help you set up a savings plan that works for you, whether weekly, fortnightly, or monthly.

If you'd like help getting started, speak to your local branch or contact our team.



A small step today can make a big difference tomorrow



Behind the Scenes at KCB

Behind every service we offer there are real people working hard for our members every day. Here's a glimpse of the roles that make it all happen.

Lending team

One thing members are often surprised to learn is how much time we spend exploring options **before** we ever say no. Every single loan application is reviewed by real, local people who understand our community and take the time to look at individual circumstances. While other lenders may make decisions in minutes using computers and algorithms, we believe people deserve better than that.

We promise never to treat our members like a number

Admin and member services

One of the most common questions we're asked is whether members can keep their account just for saving – and the answer is always **yes**. We know saving isn't always easy, but it really does make a difference. Research shows that saving, even small amounts, can improve health and wellbeing. And when you save with us, **you'll benefit from lower loyalty interest rates if you ever need to borrow**. Your local credit union membership is for life. We're here for you in the good times and the tough times too.

Outreach

We work with local partners to reach people who may need support but don't know where to turn.

Looking After Your People Starts Before Payday



Payroll saving is a practical way employers can support staff alongside fair pay. By helping employees save directly from their wages, you reduce money stress and support wellbeing at work. We already partner with employers across Fife to offer this trusted benefit and want to extend it to more workplaces. If you're interested in supporting your staff's financial wellbeing in a meaningful and free way, we'd love to hear from you.

CONTACT US

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Visit: **kingdomcb.org.uk**



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