



A Credit Union Nation

Scotland's Credit Union Charter

We call on all Members elected to the Scottish Parliament in 2016 to help make Scotland a Credit Union Nation by:

- **Encouraging all employers to partner with credit unions to make saving and repaying loans via payroll deduction a standard workplace benefit for people across Scotland;**
- **Improving financial health by encouraging regular saving and responsible borrowing;**
- **Establishing a credit union champion in every primary and secondary school across Scotland who will lead that school's partnership with a local credit union and facilitate pupils' involvement;**
- **Advocating the teaching of credit union and co-operative models in schools, colleges and universities;**
- **Supporting the capacity of credit unions to provide an ethical alternative as part of a sustainable, responsible financial services sector;**
- **Promoting credit unions as providers of affordable credit for people from all walks of life.**