

Junior Savers

You can save through participating schools or directly at the main office.

Christmas Club

Did you get what you wanted for Christmas? Our Christmas Club offers you an easy way to save for the festive season. Funds can be withdrawn from 1st November.

Members Account

Save what you can when you can. It can be monthly, weekly or just to suit you. It couldn't be easier with our savings options.

- You can pay:
- By standing order
 - At your local participating Co-op
 - By payroll deduction
 - At a local collection point

As a member of LincUp you have an equal say in the running of it regardless of the amount of your savings

Savers are rewarded with a dividend each year, voted on by members at our Annual General Meeting.

LincUp Credit Union

can be joined by anyone living or working within the County of Lincolnshire regardless of their financial background or credit history

It's easy!

- Fill out a membership form
- Provide 2 forms of Identity
- Pay your first £1 share

Contact Us

Offices at:

390 High Street

Lincoln

LN5 7SS

18 High Street


Lincoln

LN5 8BE

☎: 01522 845100

☎: 01522 528886

Website: www.lincupcu.org

Member of the Association of British Credit Unions Ltd. 

Authorised and regulated by the Financial Services Authority

LincInshire Credit Union Ltd
Reg No: 659C | Firm No: 213763



Covered by the Financial Services Compensation Scheme and the Financial Ombudsman Scheme

LincUp is the trading name of LincInshire Credit Union Ltd
Registered office is at 18 High Street, Lincoln LN5 8BE

LincUp Credit Union

Your community based savings & loans cooperative

Want to save but find it difficult?

Would you like a loan at low interest rates?



LincUp Credit Union

Easy ways to save
Access to low cost loans



LincInshire Credit Union Ltd.

Children can join as Junior Savers and receive a Free Gift on membership. They can start saving with just 10p a week or whatever is affordable. All the time learning the value of saving!



Equity Loan

The Equity Loan is the new name for the current members loan and will continue to be available to you based on the amount of savings you have with us.

Interest will be charged at 1% a month on the reducing balance. (12.68% APR)

Loans are available from £50 to £5000, with a repayment period of up to three years.

Freedom Loan



The Freedom Loan is based on your ability to repay the loan, so as long as you are able to prove that you have the capacity to repay the loan then the loan will be granted.

It is not necessary for you to have savings with us to access a Freedom Loan.

Interest will be charged at 2% a month on the reducing balance. (26.8% APR)

Loans are available from £50 to £1000 with a repayment period of up to three years.

First loans will normally be limited to £300

Other loan products are available

- Loan Interest is calculated on the reducing balance of the loan with **no penalties for early payment**
 - **No arrangement fees & free insurance** *(limited to £2500, subject to conditions)
 - You can borrow up to **£5,000** depending on your savings and ability to pay
- You can save or borrow for whatever you need: **Holidays, New car, Repairs, Rent bonds, New appliances, Medical bills, Weddings, etc**

Loans Compared

Need a loan for a washing machine?
See how we can save you £250 compared to a typical doorstep lender



Cash Price	£400	
Linclup Equity Loan	£427	Based on 52 weekly repayments at (12.68% APR)
Linclup Freedom Loan	£450	Based on 52 weekly repayments at (26.8% APR)
Doorstep Lender	£728	Based on 50 weekly repayments at (272.2% APR)