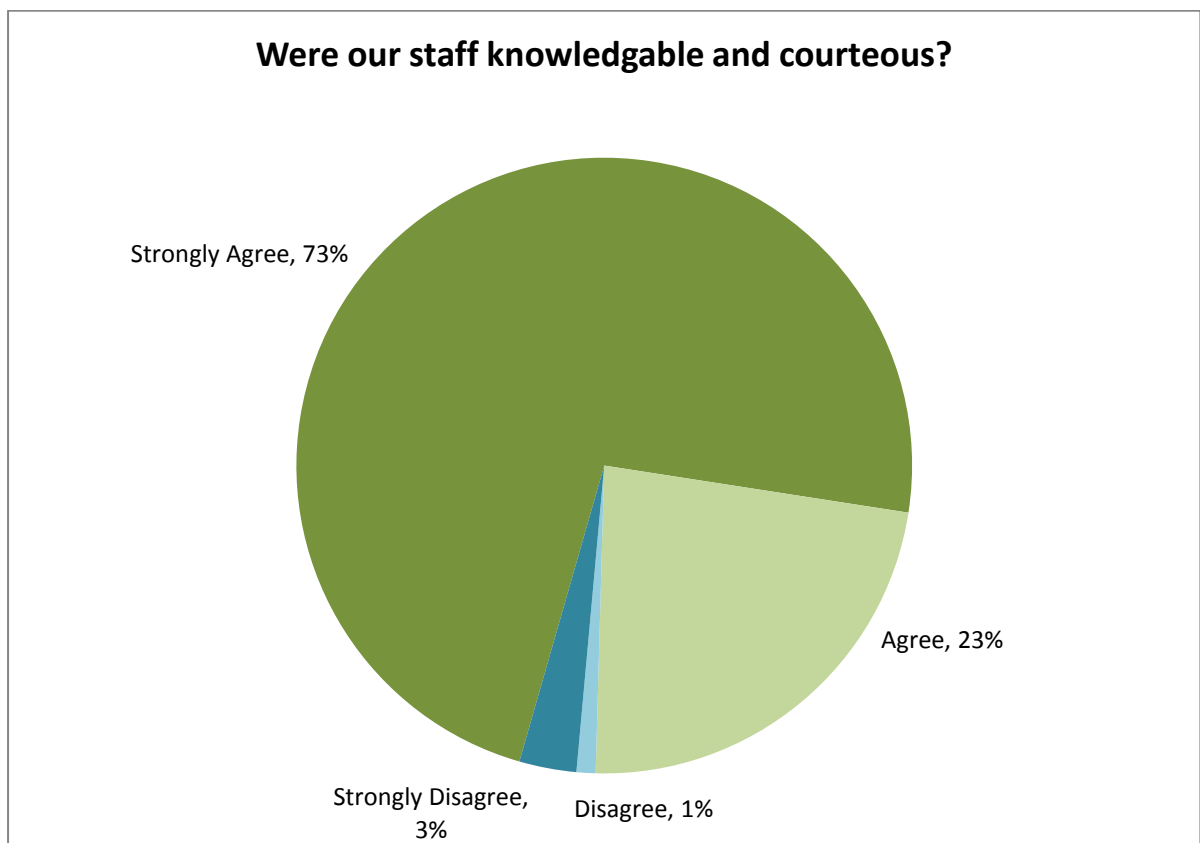
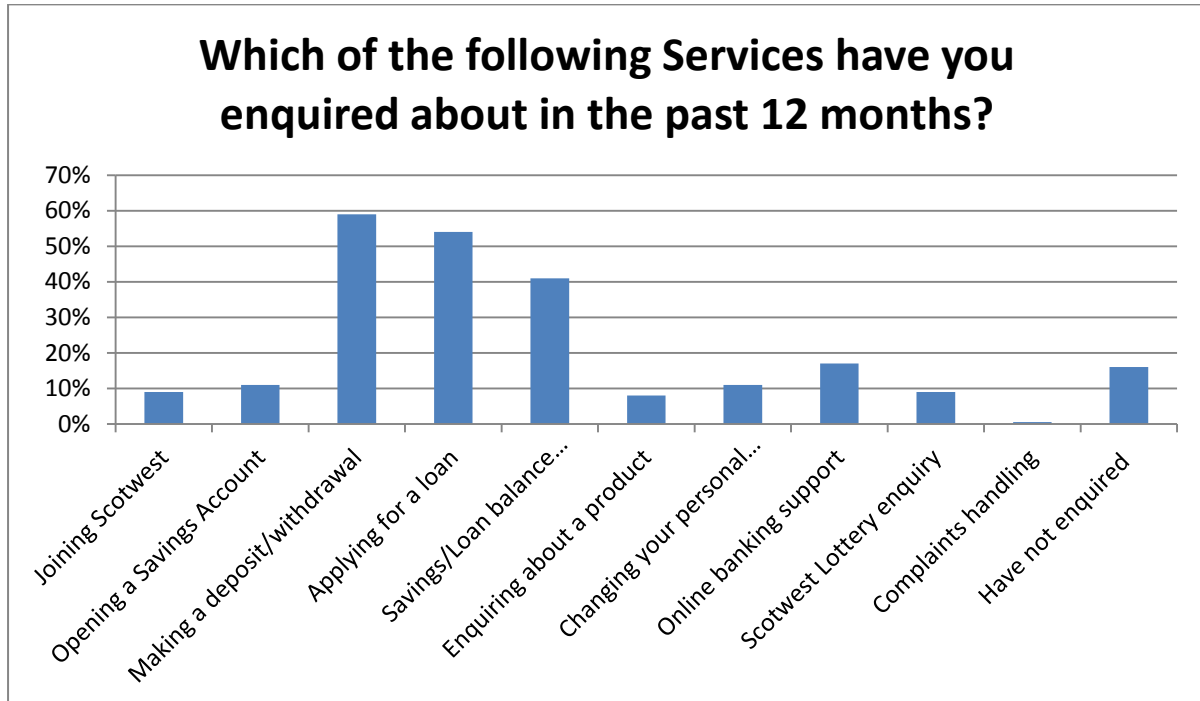
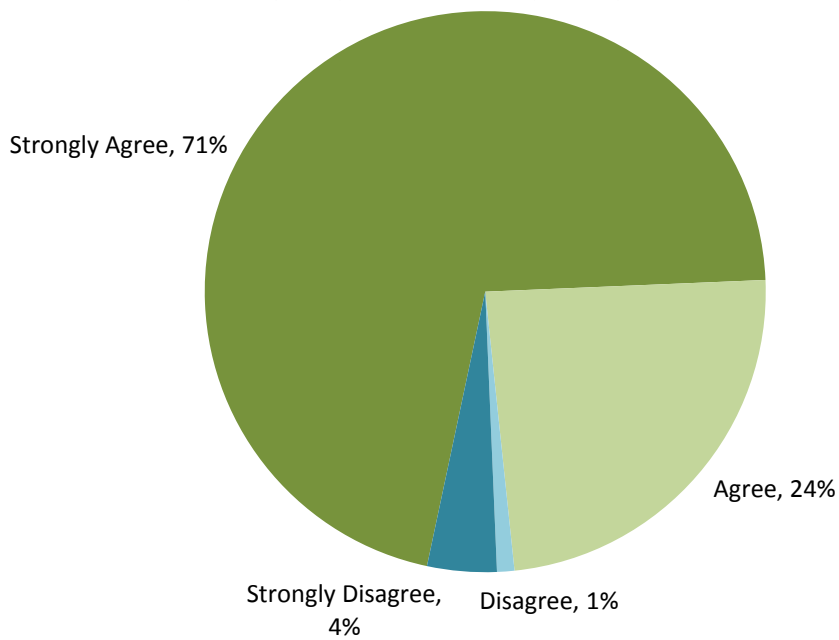


We were very happy with the response to our **2016 Annual Members Survey**. 886 members completed our questionnaire, giving us important feedback on our products and services. We are very pleased that we continue to meet our members' needs with the vast majority of our respondents reporting a very positive relationship with us.



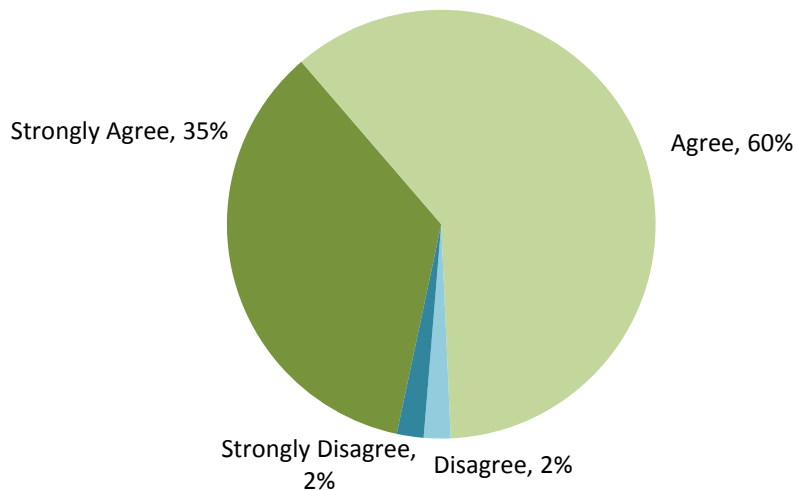
We are delighted that over 95% of our survey respondents found Scotwest staff knowledgeable and courteous. For many members our staff are the only means of accessing our services whether for joining, making deposits or applying for loans, and it is gratifying to see that engagement is seen to be overwhelmingly positive

Was your query answered quickly and accurately?



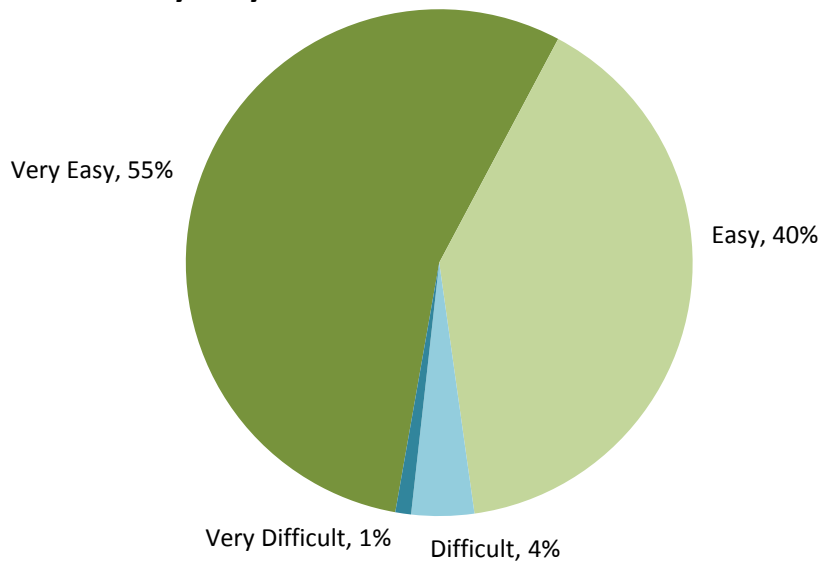
At Scotwest we understand that member’s time is precious. That is why we aim to respond to any query or request be it in person, over the phone, email or online as quickly as possible. We are glad that the vast majority of our respondents feel we have been successful in this.

Do you find our newsletter and/or Social Media pages useful?



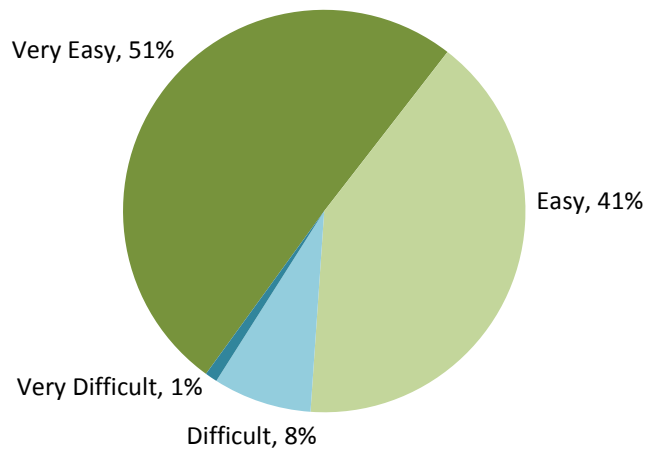
We send out regular newsletters to over 20,000 subscribing members informing them about the latest news, offers and products, competitions and other details about their credit union. We are delighted that 95% of those subscribing members find that content useful and we will continue to keep them informed to this standard.

How easy do you find the Scotwest Website to use?



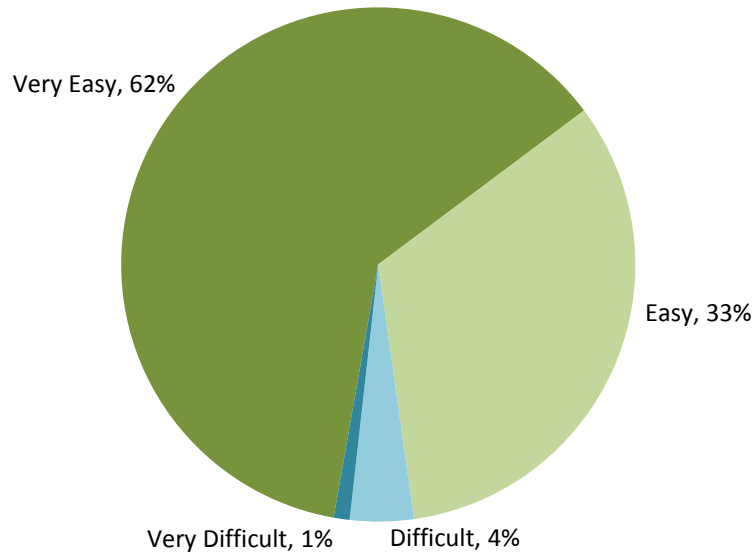
With over 30,000 members across the West of Scotland, our website is vital to allow all members to access to the latest news, find out about products and to access online banking. We are delighted that we are getting this right with 95% of respondents finding our website easy to use.

How easy is it to use our Online Banking facilities?



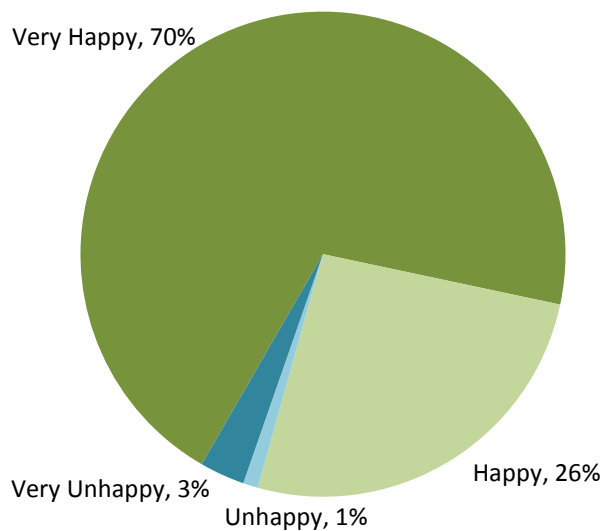
The crucial role of our online platform is to allow members from Oban to Ballantrae access their accounts, open new savings accounts or apply for loans securely and easily. While we recognise that 9% of our respondents feel we can do better, we are confident that the updates to our online banking system coming later in 2017 will make it even simpler to access accounts through Online Banking.

How easy is it to use our Mobile App?



Being able to access accounts and plan finances anytime, anywhere has become increasingly important which is why we launched our Mobile App in 2015. We are happy to see that 95% of our users find the App easy to use and we will continue to develop it to meet the needs of our members.

How happy are you overall with the level of service you receive from Scotwet Credit Union?



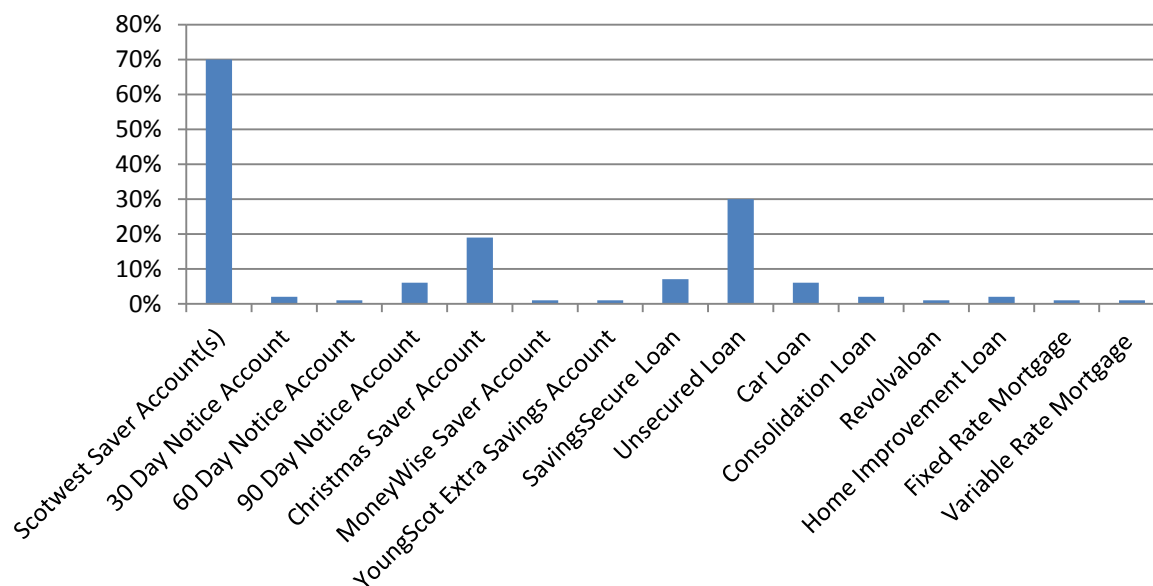
A credit union is nothing without its members and we are delighted to see that 96% of our respondents are happy with the service they receive from us. We will continue to improve the level of service offered to Scotwest members and we welcome comment and feedback at any time. You can call us on 0141 227 2390, email office@scotwest.co.uk, use or Contact Us link on the website or contact us via Facebook (www.facebook.com/scotwest.members) or Twitter [@scotwestCU](https://twitter.com/scotwestCU).

Keywords from free text box 'Do you have any further comment you would like to make about the service you receive from Scotwest Credit Union?'



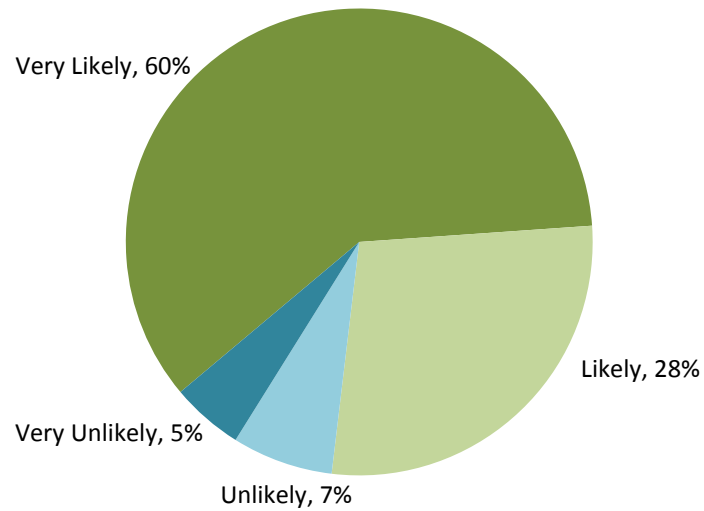
When asked for further comment on the service provided by Scotwest it is gratifying to see that positive experiences with our staff is foremost on our member’s minds. Comments about our level of service and products are carefully considered and acted upon to continue the successful development of Scotwest.

used in the past 12 months?



Given the importance of savings, it is reassuring to see that the majority of our members using their Savings Account and the continued growth in popularity of our Christmas Savings Account.

How likely are you to borrow from Scotwest Credit Union?



As a fair and ethical provider of financial services we encourage members who need to borrow to consider us. We do our best to keep our rates as low as possible and the money raised in interest stays within the credit union in the form of dividends and new products and services, borrowing benefit of all members.

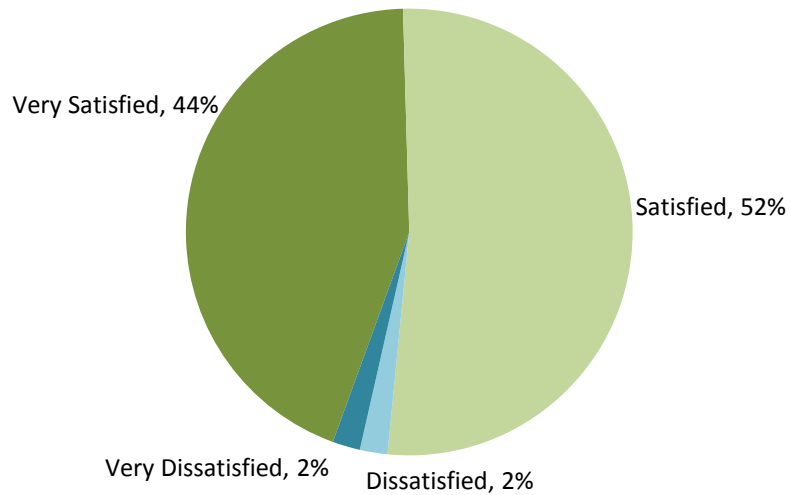


When asked why they would be **unlikely** to borrow from Scotwest, these were the words most commonly used by members.



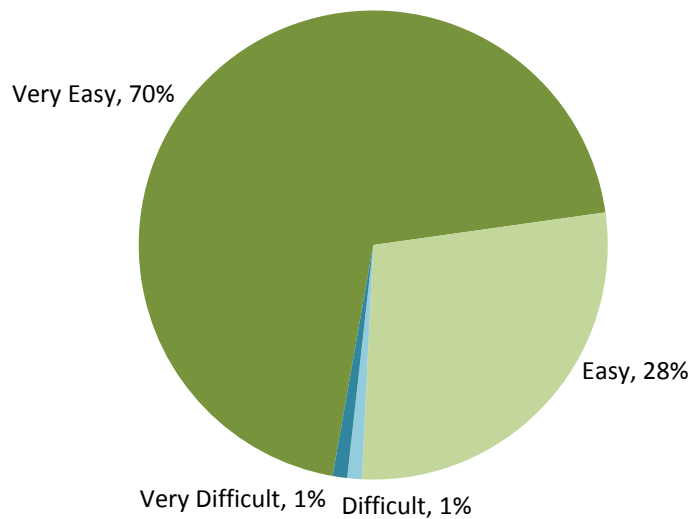
When asked why they would be **likely** to borrow from Scotwest, these were the words most commonly used by members.

How satisfied are you with the loans available from Scotwest ?



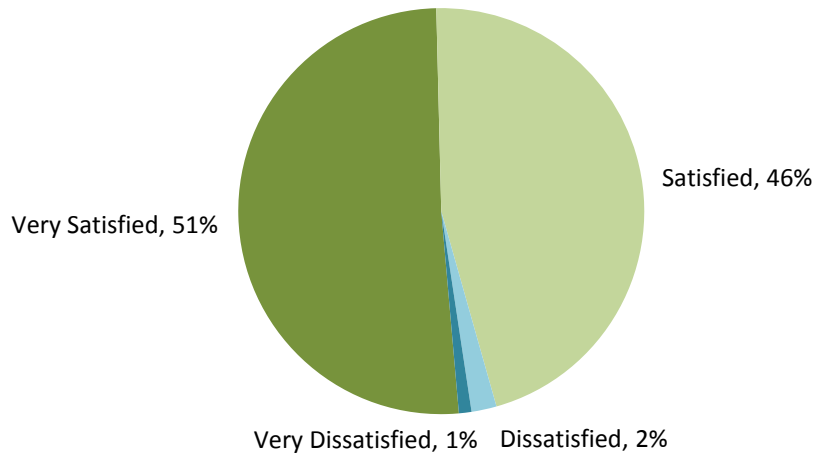
As a member owned credit union it is important that we offer products that meet the needs of all of our members. With 96% of our respondents satisfied with our loan products we are confident we are achieving that aim and we will continue to develop different loan products and keep our rates as low as possible going forward.

How easy are our loan and membership application processes?



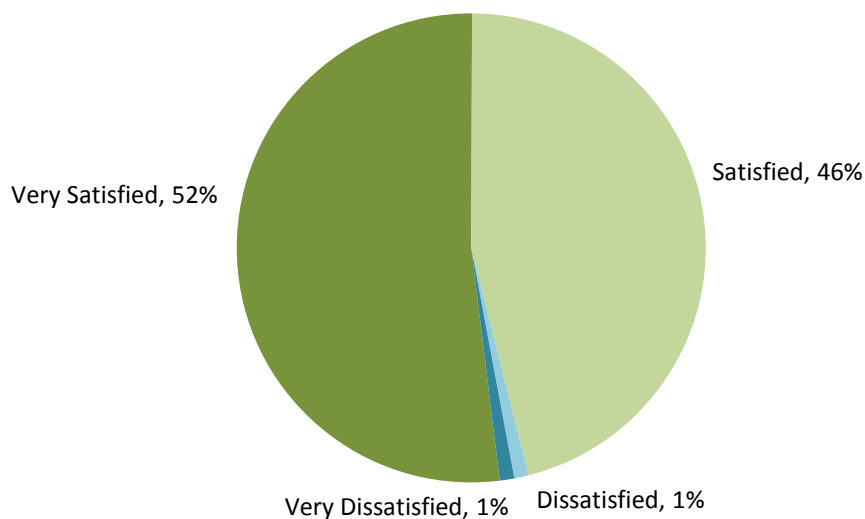
We are delighted that 98% of our respondents find our application processes easy to use. It is important that all of our members and potential members are able to easily access important services and their accounts be it online, over the phone or in person.

How satisfied are you with the loan rates offered at Scotwest?



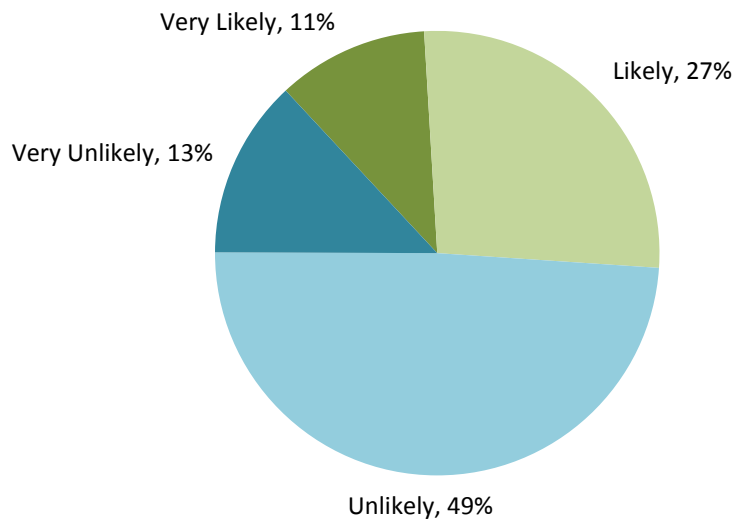
As a responsible lender we aim to provide fair and affordable loans to our members. This means that we not only offer loans at reasonable rates (calculated on the reducing balance of the loan), with no early repayment fees or hidden charges, but we aim to provide a reasonable return on those loans for the benefit of Scotwest members overall. Given that 97% of our respondents are happy with loan rates that we offer we are pleased that we are finding that balance successfully.

How satisfied are you with the savings accounts offered at Scotwest?



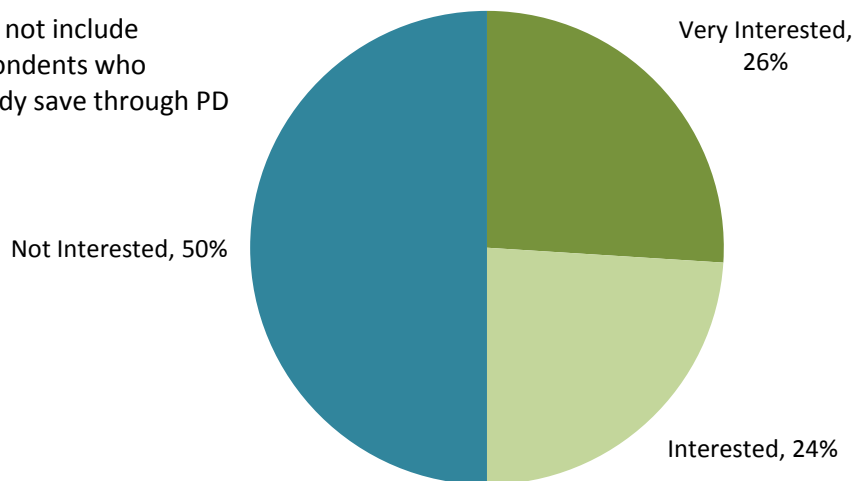
One of our Statutory Objectives is to help with the financial wellbeing of our members by encouraging savings. We are happy to see that 98% of our respondents are satisfied with the savings accounts we have on offer at Scotwest which include our regular Saver Account, our popular Christmas Account as well as accounts for children and young people.

How likely are you to open an extra savings account in the next 12 months?



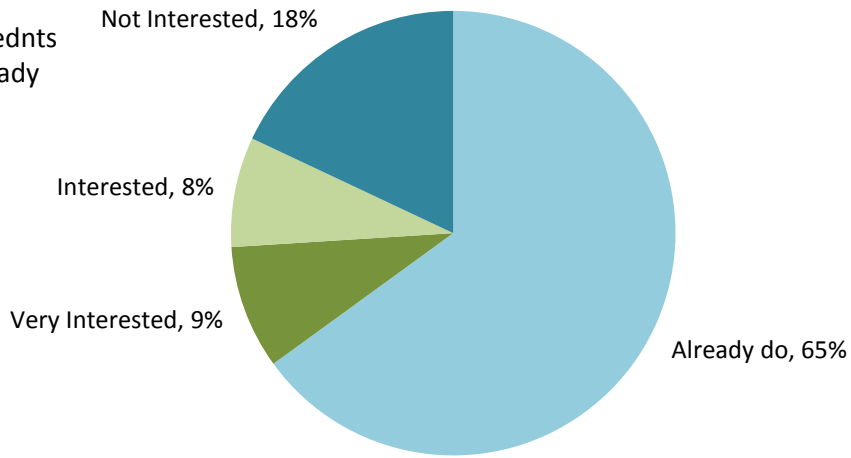
Would you be interested in saving directly through your salary through Payroll Deduction?

Does not include respondents who already save through PD

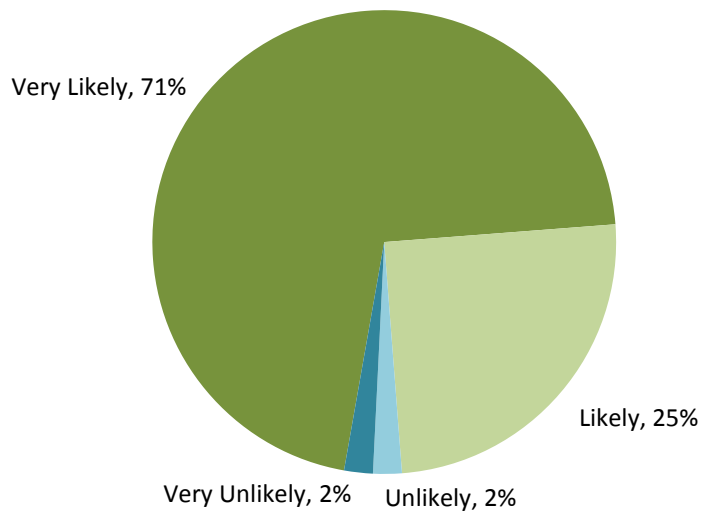


Would you be interested in saving directly through your salary through Payroll Deduction?

Includes respondents who already use PD



How likely are you to recommend Scotwest to a relative or friend?



We have found that word of mouth is very important in spreading the word about the credit union difference and are delighted to see that 96% of our respondents agree!

