

Our impact at a glance ...

Our members held

£1.27m
lent to
members

That's 1,443 approved loans

We supported

160
members

to manage their household bills, making

517

bill payments per month on their behalf

£3.7m
in savings

Members saved

roughly
£3m
in interest*

Our membership grew to over 6,000 ...

That's

491

new members

We continued to work closely with our

23
payroll
partners

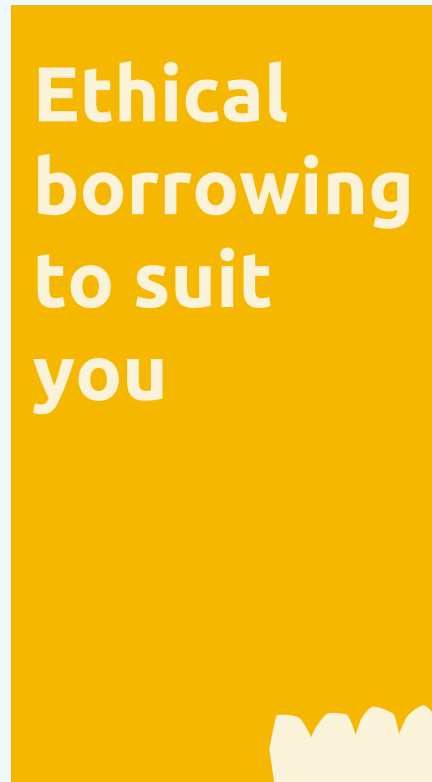
encouraging automatic salary saving and borrowing

*calculated by comparing to other sources of credit aimed at people with poor credit history



Facilitating and improving the financial wellbeing of our community

Impact Report 2025-26



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Hello, we are Darlington Credit Union



We are ...

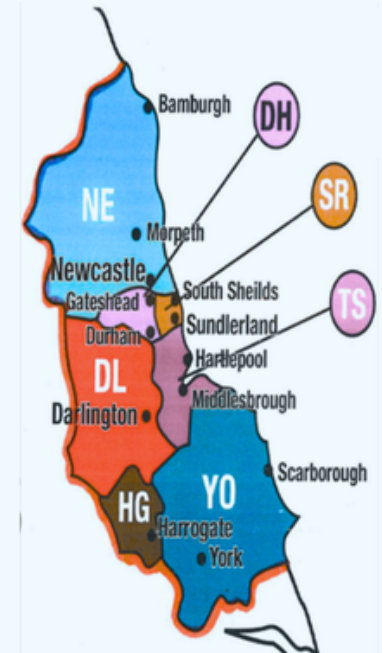
- an affordable and ethical lender
- a secure place for your savings
- your community bank since 2009
- a safe place you can find support
- a payroll partner for employee saving and borrowing
- here to provide accounts to clubs, societies, and small businesses

A message from our CEO, Jo Price

“ Building relationships with our members that last a lifetime ”



Who we serve



The vision of Darlington Credit Union is to be a leader in facilitating and improving the financial wellbeing of our community and its people. This Impact Report captures some of the challenges we face in delivering on this vision in times of increasing economic uncertainty, but more importantly **the real and lasting impact we have on the financial lives of our members.**

Sustainability is at the heart of everything we do, from being a supportive employer to building partnerships with like-minded organisations. Despite the economic challenges of the last year we have managed to keep our costs within budget, working with our key suppliers to **build products and services to support our members in reaching their financial goals.**

Our work in combatting financial exclusion rewards the wider community as well as improving individual lives. **We strive to be fair, clear and supportive in all of our interactions,** building relationships with our members that last a lifetime.

We believe that everyone should have the opportunity to dream and the hope that their dreams can become reality.

The financial reality facing our community

Financial vulnerability in the North East and Yorkshire & Humber is both widespread and deep, characterised by low savings, high exposure to bill shocks, and significant housing-related poverty. That is why in this environment, access to fair and ethical finance has never been more important.

High levels of financial vulnerability:

- ➡ **46%** of adults in the North East and **41%** in Yorkshire & the Humber are financially vulnerable*
- ➡ Nationally, **47%** of UK adults show at least one characteristic of vulnerability**

Low financial resilience and savings:

- ➡ **17%** of adults in the North East have no savings **
- ➡ **30%** cannot cover an unexpected £300 expense ***

UK-wide (latest 2025 data):

- ➡ **21%** of adults have less than £1,000 in savings ****

Pressure from bills and cost of living:

- ➡ **48%** of adults in the North East are struggling to keep up with bills and credit commitments. **13%** are borrowing to pay for essentials such as food and utilities***
- ➡ Nationally, **18%** of adults show acute financial stress behaviours (e.g. borrowing more, falling behind on bills) *****

Housing costs driving hardship:

- ➡ **23%** of people in the North of England are pushed into poverty after housing costs. Equivalent to **over 1 million people** in Yorkshire & the Humber *****

Depth of financial insecurity:

- ➡ **12%** of adults could not cover living costs for more than one week without income**

*Fair4All Finance 2024. ** Financial Conduct Authority 2024. ***Money and Pensions Service 2023-24. ****Financial Conduct Authority 2025. *****Office for National Statistics 2025. *****Northern Housing Consortium 2024.



Our purpose



Our purpose: To encourage saving, provide affordable credit, and help people build long-term financial resilience.

Vision: To be the leader in facilitating and improving the financial wellbeing of our community and its people.

Mission statement: To encourage the development of good financial practice by providing a broad range of affordable, sustainable, and ethical financial services to all our members.

That is why we are proud to be the credit union alternative...



The Credit Union movement UK

2m+ adults served

£5bn in total assets

Growth stabilising

(Bank of England, 2025)

Key trends:

- ↑ Digital services adoption
- ↑ Loan demand
- ↑ Focus on savings & financial resilience

45%

of UK consumers expect sustainable products/services as standard (DELOITTE, 2024)

38%

report that ESG factors influence their investment choices among higher-income groups (DELOITTE, 2024)

81%

of consumers globally say affordability is the top purchase consideration (EY FUTURE CONSUMER INDEX, 2025)

What this means for us:

- Credit unions provide an alternative within the financial system, combining community-focused values with practical financial support
- Strong alignment with rising demand for ethical & responsible finance
- Key challenge: scaling impact in a competitive and financially restrained market

Saving for the future



Our social impact is not something separate from our work. It comes directly from being a financial organisation built around the needs of members rather than the interests of shareholders.



This is why credit unions matter. Accessible savings and affordable lending help communities build stability and opportunity.



Savings provide security during difficult times and confidence to plan for the future.



We are always looking for ways to encourage and facilitate saving amongst our members as we believe it is important to **build financial education and resilience.**

Total savings held

£3.7m

Active members

6,434



Saving without struggle:

Saving had always felt challenged, but payroll deduction changed that. With money set aside automatically, it grew without effort. For the first time, there was a cushion for Christmas or unexpected costs: security that hadn't seemed achievable before.

"It just happens automatically, and I look and I've got a few hundred pounds saved."

Behind Login Research, 2025

Saving that works for you



We offer a diverse range of savings accounts designed to meet the needs of every member of our community. From everyday savings options for all ages, including young savers, to accounts with monthly prize draws, fee-free community and business accounts, our FTD account with 2% AER, and more. **There is an option for everyone at DCU...**

Save to win Every £10 you save = 1 entry into our monthly prize draw with the chance to win up to eight rewards – £50, £25, £15, £10, 4 x £5*	Fixed Term Deposit Lock away a lump sum for 12 months - receive 2% AER* Your savings are securely invested & support our local community.
Christmas Saver The account is locked until the 1st of November when you can make unlimited withdrawals up to Christmas day. You could qualify for a £25 bonus*	Ages 0+ savings We offer our everyday day savings accounts for ages 0+, so you and your loved ones can start saving for whatever life brings.

*T&Cs apply. See our website or contact us for more information.

Start your savings journey with us today and discover how we can support your financial wellbeing

scan me



Account statistics



On October 31st 2025, before the Christmas Saver was unlocked, our members held

£58,397

£423.17
average per saver

So far in 2026, our Christmas Savers hold a total of

£38,604

£236.84
average per saver

total of

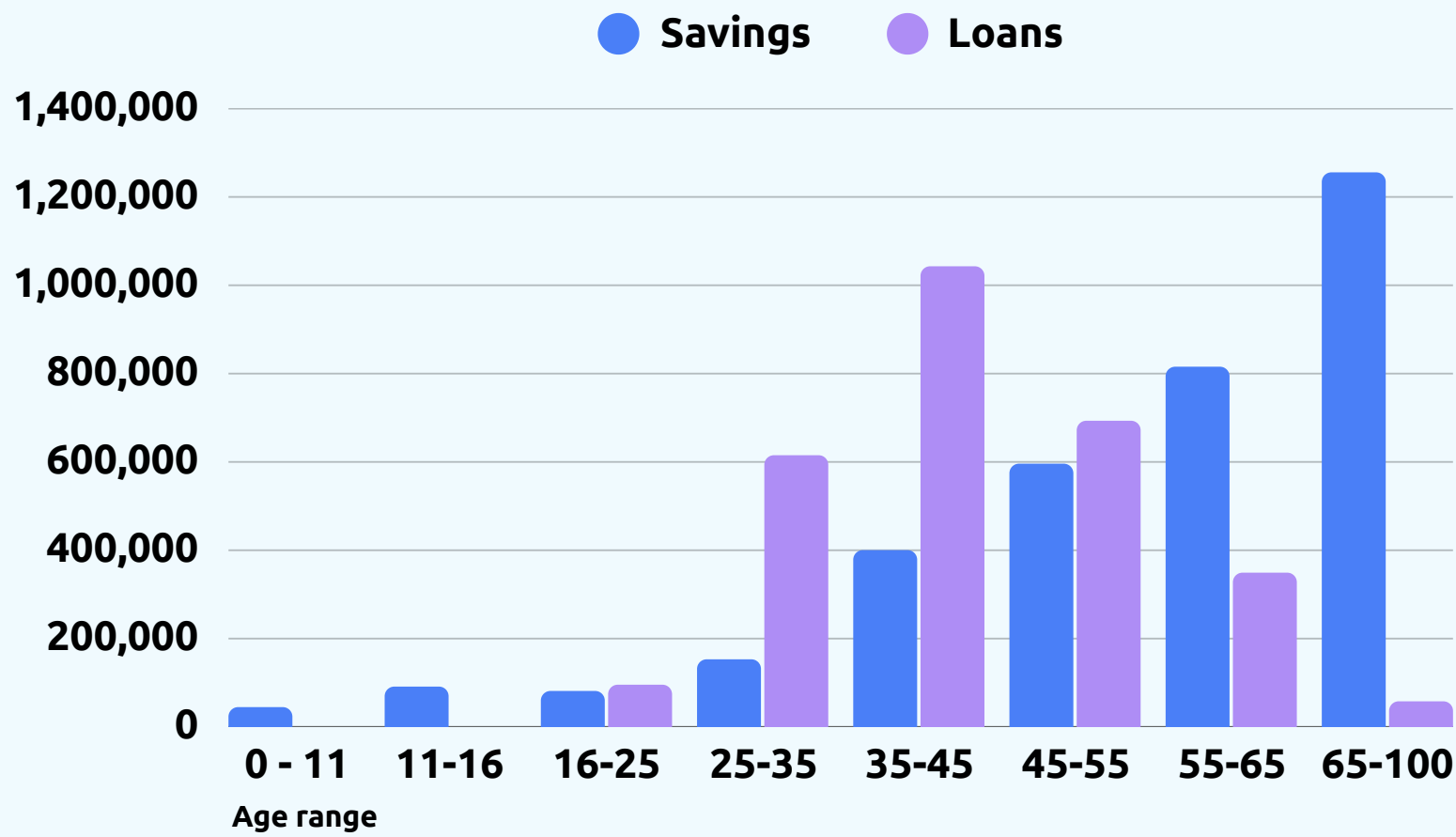
£593,027

is held by our payroll savers

(Statistics dated March 2026)

Borrowing: Who we lend to

Darlington Credit Union serves a diverse community, including payroll members from partner organisations, to new and existing members, providing ethical and affordable borrowing.



30%

of our payroll members borrow from us

54.4%
Female borrowers

45.6%
Male borrowers

Amount borrowed:

42.67% Male

57.33% Female

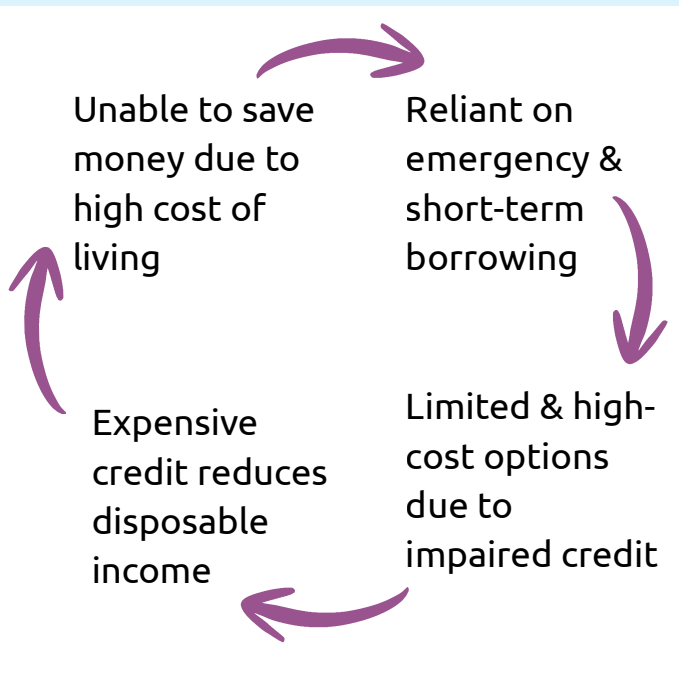
Borrowing that builds financial strength

What makes the credit union model different is that borrowing is only the beginning of a longer journey. Our loans are designed to help members build savings at the same time as repaying. This means that by the time a loan is paid off, most members have built a financial cushion and are in a stronger position than when they first came to us.

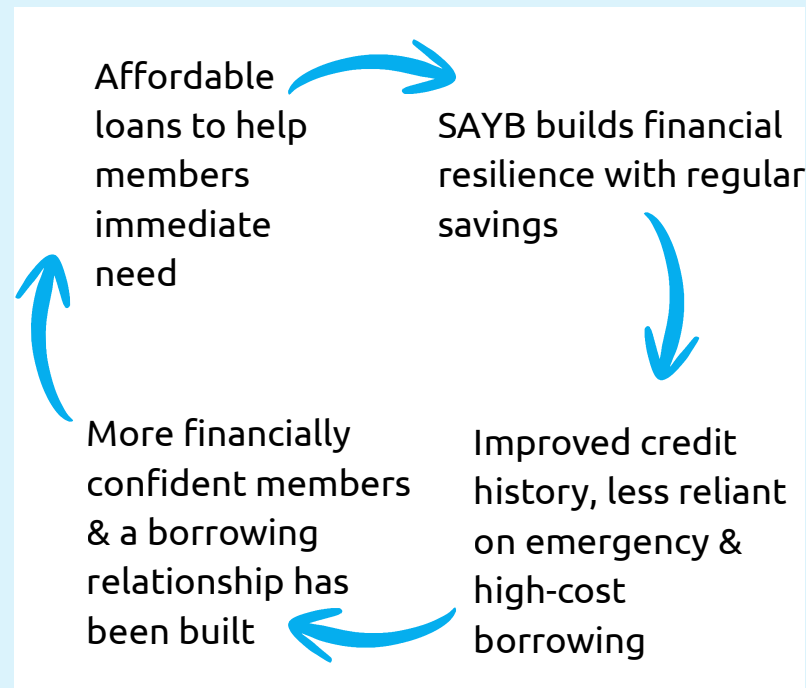
**Save as you borrow (SAYB) model:
Every loan includes a savings element**

Members repay their loan while building a financial safety net

High- Cost borrowing cycle



Our 'save as you borrow' model



90%

of our loans are to repeat borrowers

**Almost 10%
(£343,438)**

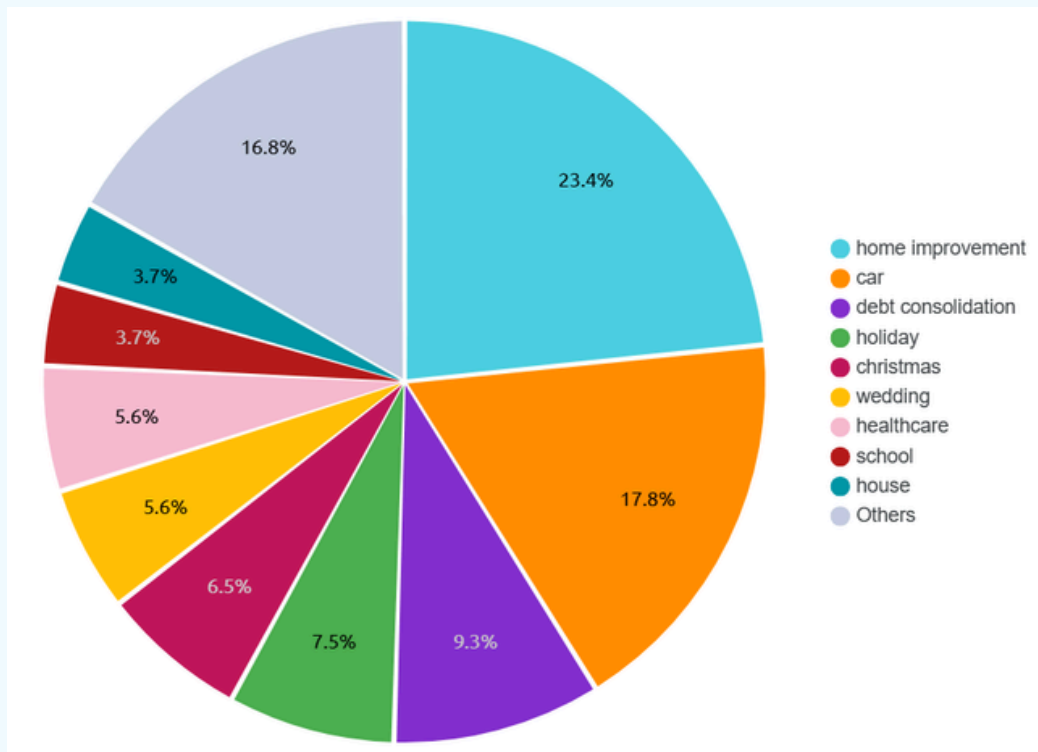
of our savings balance is held by our save as you borrow members

(as of March 2026)

Borrowing that makes a difference



Reasons our members borrow from us



Average loan size

£1955

Members saved

roughly
£3m
in interest*

Debt consolidation

Over
£400k
in loan apps received

Representative example based on borrowing £2,000 over 24 months:

Lender	Representative APR	Monthly Repayment	Total Amount Repayable
Darlington Credit Union	26.82%	£105.74	£2,537.81
NatWest	26.90%	£105.80	£2,539.20
Salad Money	59.9% APR	£131.63	£3,159.12

*calculated by comparing to other sources of credit aimed at people with poor credit history

Member stories

Fair loans when banks refused:

When banks turned them away for credit, DCU offered a fair and affordable loan. That small act created a huge difference: it meant essential costs could be met without spiralling into high-interest debt. It wasn't just money, it was a sense of trust restored: the feeling that someone believed in them when others did not.

"They gave me a loan when I needed it most, and the payments were fair. It didn't feel like I was being punished for struggling."

Behind Login Research, 2025

Support for a single parent:

As a single parent juggling bills and expenses, money was always tight. The weekly allowance system at DCU brought structure and calm.

What once felt like constant financial firefighting became a manageable routine, freeing up headspace for family life.

"I know everything's paid and what's left is mine."

Behind Login Research, 2025

Path to financial resilience

As loan funds are from the savings of other members we have a duty of care to our whole membership to ensure that loans are repaid in a timely manner.

Our processes are designed to be supportive, beginning with a gentle reminder if payments are late or missed. We recognise that circumstances can change and where members struggle to maintain their loan repayments we work with them to reach an affordable payment plan.



40%

of members in arrears are making regular repayments

We supported

160
members

to manage their household bills

Making

517

bill payments per month on their behalf

Deep Dive

56% of employees have found themselves in financial difficulty.

52% feel that financial pressure impacts their job performance.

3/4 employees feel stressed. With over

75% saying it is because of financial pressure.

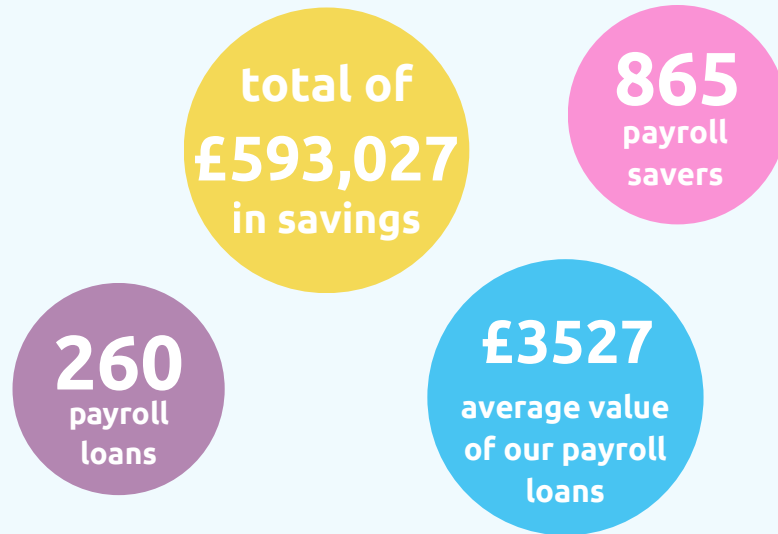
9% decrease in the number of employees with savings lasting more than 12 months.

A supportive workplace environment can be a key part in building better financial futures for your employees.

(Lane Clark and Peacock, 2025)

Employer partnerships

Our payroll deduction scheme offers employees access to affordable credit, automatic repayments, and structured savings, helping reduce financial stress and build long-term security. For employers, it provides a cost-effective wellbeing benefit that supports productivity and boosts engagement - delivering clear social and economic value to the workplace and the wider community.



A message from one of our payroll partners:

“I would like to say it’s a pleasure to work with you and to have Darlington Credit Union as a payroll partner.

Working in Partnership has been beneficial to our staff. Being able to save through payroll deduction, having access to a Christmas saver account & low interest loans **gives staff the feeling of security and control over their finances.**

It is easy to access your savings through the Darlington Credit Union app, if staff are not IT savvy, they have access to telephone support. **Having savings reduces stress when unexpected financial issues arise and supports long term financial resilience.**”



... and more

Our role in the community

DCU awarded the FairLife Mark

Darlington Credit Union's achievement of the FairLife Mark recognises our commitment to ethical, responsible lending. It shows we place member wellbeing at the centre of our services. This accreditation highlights our approach to providing fair, affordable credit and supporting financial resilience within the community, reinforcing our role as a trusted alternative to financial services.

DCU becomes an official Stop Loan Shark (SLS) access point

We are now an official access point for the SLS initiative, providing a safe and supportive environment for individuals affected by illegal money lending. From our branch, staff can help people make initial contact with SLS, offering practical assistance, access to resources, and emotional support to help them take the first step towards regaining control of their finances.



DID YOU KNOW?
We have been awarded the FairLife Mark.
The mark champions fair providers of everyday financial products.



Sponsorships



In 2025 alone, our sponsorship content was seen over 25,000 times on social media

We have teamed up with two local football clubs: Catterick Village FC (Men's team) and Darlington Young Bulls (The women's first team).

By sharing our services directly with them and associated friends and families, we are reaching new audiences while supporting them with access to ethical finance options.



Sponsorship interview with Darren Rhodes, Men's Team coach at CVFC: You've recently partnered with us at DCU – why does that partnership feel like the right fit for the club?

“ It felt like a natural progression. After meeting Mark last year and working together to offer our members access to a savings account, it felt like the right fit with DCU being strong with community and ethical beliefs aligning with how we see the football club. Being not for profit, just like the football club, matches everything that the club stands for. ”



Our role in the community



We were excited to meet so many new people this year. We spent time out in our local community at several events including a pop-up at the Edge Centre Darlington, Darlington By The Sea, and the Eco Fair. Helping people learn more about our financial services designed with members at heart.

We also took great pride in hosting pop-up stalls in our banking hall, bringing essential services directly to our members. These included partnerships with NECA Gambling, and one of our member's own handmade jewellery stall. PLUS, we had a branch sign revamp, helping us stand out in the town.



Member reviews ...

THANKS FOR THE REVIEW



Claimed profile

Darlington Credit Union

Reviews 19 · ★★★★★ 4.5 ⓘ

★★★★★ Invited

Helped me sort out my finances so bills...

Helped me sort out my finances so bills always paid on time. Friendly and know me by name. Available to chat to online by phone or appointment

November 7, 2024

★★★★★

Fantastic supportive bank

Such a lovely team who go well above and beyond. Excellent service and supportive. I have long term mental health issues and managing my finances is massively impacted by this. The team help if something happens or goes wrong. You will not find this at any high street banks or building societies. I would recommend DCU to everyone and anyone.

March 16, 2026 Unprompted review

★★★★★

Excellent customer service

Excellent customer service. Like the old days of banking where someone listens to you and cares about making sure your service really helps. Cant recommend highly enough.

May 21, 2025 Unprompted review



TrustPilot score



Community Group story:

“With no direct relationship with our high street bank, it was a refreshing change to join Darlington Credit Union. The ethical approach, having a named account manager, and a team you can actually speak to makes all the difference.

We’re excited to build this relationship — and the interest from our fixed-rate deposit account will help us continue to grow and improve the club.”

Mark, Treasurer, 2025

A lifeline when homeless:

Living in a refuge after becoming homeless, mainstream banks wouldn’t even open an account. DCU stepped in without hesitation. That welcome gave stability, dignity, and a way to start rebuilding a life. DCU became a safety net when there was nowhere else to turn.

“They didn’t even bat an eyelid, they just helped.”

Behind Login Research, 2025

We are proud of our positive member feedback. Your reviews not only help us improve our services but also guide new members who need our support. If you've had a great experience with us, please share your feedback - it makes a difference in helping others find the services they need!

Scan the QR code to review us on TrustPilot



Looking to the future



Refer & Earn – Share your personal referral code and you could win £100!* It's our way of saying "thank you" for helping our community grow. Check online banking or contact us for your code.



Expanding Services: We're committed to broadening our range of products and services to meet the evolving needs of our members. We now offer prepaid debit cards, making transactions easier. You can use this instore and online!



By **saving little and often** with us you are helping us grow and offer more support to people that really need our services. We have savings accounts that mean you can save a little, but win big. These include our Save To Win, Fixed Term Deposit, and our Christmas Savings Account*.



Stay connected with us. Follow our social media accounts to stay up-to-date with our latest news and activities. Make sure you are signed-up to our mailing list via email, SMS, or post. Simply call or email us to sign up. Our communications are only ever updates suited to you, never spam.



Borrow - If you are thinking of borrowing consider DCU; our interest rates start from 6.16% APR*. You can get your free quote today using our loan calculator on the website. You don't need to sign up or enter any personal details to use this free tool.

*Terms and conditions apply. Please read these in full on our website before applying.



Thank you



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To follow us on social media search for
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