Did you know??

 Welcome to this month’s newsletter. The four key bits of information this month are:

* The dividend for this year was agreed at **1.0%** for balances held on your share account up until September 2016. This has now been paid on all accounts on the 6th April, the first day of the new tax year. To see how much you earnt, just log onto your account via our web site, to see your current statement
* From the 5th May this year the old style £5 note is no longer legal tender and you will not be able to use it for payment in shops etc. If you do find an old note tucked away somewhere, you will be able to take this to a bank to be exchanged.

* Take the interest rate challenge. If you use either an Aqua credit card or Capitalone card, check the interest rate you are paying – we have seen APR’s over 60%!!. Where you have employment income we can in the majority of cases provide a loan to clear the card balance and save you a lot of interest. Our representative loan interest rate is just 12.7% APR. Apply for a loan or give us a call on 01895 250958 to enquire. All loans are subject to status
* There are many great phone deals out there at present – if your phone is out of contract, there are some really good sim only deals available in the market – as an example Unlimited Mins and Texts 4GB data 12 month contract 4G is only £9pm with 3. This is just one example of many great deals available – use a comparison site to work out the best deal for you

As always please do let us know if you have any suggestions for improvement or wish to opt out of this newsletter. April 17