Did you know??

 Welcome to our monthly newsletter. The three key bits of information this month are:

* **Good news for borrowers** - whilst the Bank of England has increased the official lending rate, this will not impact any of the loans we offer. If you have an existing loan the interest rate is fixed so no impact on you. For anyone looking for a new loan all our rates remain as before - **NO** increase. One of the benefits of belonging to a Credit Union.

Example of the cost of a loan - £3000 over 3 years at a representative rate of 1% per month (APR 12.7%) would cost 99.65 per month plus £20 towards your savings account. All loans are subject to affordability checks. To apply just contact the office, apply on line if you are registered on our web site or download an application form from our [web site](http://www.hillingdoncu.co.uk/)

* **Good news for Savers** - whilst the savings rate is set at our AGM early in 2019, the current indication is that we will pay a higher rate than last year with a total return of 1.25% for our instant access accounts. You can hold up to £50,000 in your account. For further information please give the office a call on 01895 250958 or drop us an email.
* How much do you spend on your mobile? There are loads of great deals out there – here are two examples from [Uswitch.com](https://www.uswitch.com/) – why pay

Brand new Samsung S9 64GB on O2 – 24m contract – Unltd mins/texts and 15GB data - £33pm – no up-front fee

Sim only - Vodafone 12m Contract Ultd Min/texts 5GB data £10 pm

As always please do let us know if you have any suggestions for improvement or wish to opt out of this newsletter. Aug18