Did you know??

Welcome to the second newsletter of the year. The four key bits of information this month are:

* This year’s AGM is on Thursday 22nd February 12.30 for 1pm. If you plan to attend please do let us know so we can make sure we have sufficient food for the buffet.
* It is time to spend those old £10 notes. These will no longer be accepted in shops from the 1st March – just a couple of weeks away. After this date you will be able to exchange the old notes at your Bank for a limited period of time.
* We are providing increasing numbers of Homeowner Loans. These are for people who are homeowners and need a loan of between £7,500 and £15,000. The interest rate is between 5.9% Apr and 9.9% Apr and the term of the loan can be up to 5 years. The loan can be used for any purpose i.e. holidays, weddings, home improvements etc. The current favorite is helping with University fees and cars. If you are interest in a loan please give us a call or have a look at our web site. All loans are subject to status.
* Is your phone out of contract? Spend more than £8 pm on your monthly bill?If so there are some really good sim only deals available in the market – as an example 3.5GB Data, unlimited minutes/unlimited texts for £8pm SIM Only (1 month contract) with Plusnet – on the EE network. Use a comparison site to search out the best deal for your needs – [www.uswitch.co.uk](http://www.uswitch.co.uk) is a useful site for this.

As always please do let us know if you have any suggestions for improvement or wish to opt out of this newsletter. Feb18