

Did you know??

All the Season's Greetings and welcome to the January edition. The four key bits of information this month are:

- New Year's resolution to sort out that credit card debt or overdraft in 2017? If you are employed you may be eligible for a consolidation loan to clear your debt and leave you with one monthly payment, often with a much lower interest rate than you are currently paying. To apply just complete a loan application form [online](#) via our web site or on a [paper form](#) (available online or give us a call and we can post one to you). Just send this through to us with a copy of your most recent bank statement and a copy of the bills you would like to clear and we will have an answer for you within 24 hours. All loans are subject to affordability checks.
- This year's AGM will be in early March. As such we will be posting your annual statement together with the formal invitation to the AGM and news letter "The Loan Arranger" in early February. If you have not received your statement by 24th February please let us know.
- Increasingly our members are accessing their accounts through our website (www.hillingdoncu.co.uk). This provides access to both your share and loan balances, you can update your personal details, apply on line for new loans and top ups and also request share withdrawals (provided you do not have an outstanding loan). Registration is straight forward - just hover over the "[Registration](#)" button and complete the information requested. Confirmation you have been successful will be with you within 24 working hours. **It's easier than you might think - try it!!**
- Did you know that we pay a £10 bounty to any existing member who introduces a new member (who in turn maintains their regular savings account for 3 months) Just make sure your name appears on their application form as an introducer so we know who to pay the bounty too.

As always please do let us know if you have any suggestions for improvement or wish to opt out of this newsletter. Jan17