Did you know??

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

* Our loans are often much cheaper than borrowing elsewhere. Indeed our rates can be as much as **70% lower** than overdraft fees with Lloyds, Santander or Halifax. Before borrowing elsewhere let us give you a quote and see how much you can save. All loans are subject to affordability checks.
* Be on the lookout for fraud. We will never phone you and ask you for passwords or pin numbers – in fact for our online banking system, no member of staff is aware of your password in order to maintain the highest level of security. If you have any concerns always phone the office or drop us an email.
* Do you work for Hillingdon Council or Harrow Council? Our payroll deduction service allows you to save directly from your salary. If you need to borrow our loans start at 1% interest per month **(APR 12.7%)** for loans up to £7,500 and rates from 0.4825% per month **(APR 5.9%)** for homeowner loans between £7500 and £15,000 – for many this will be much lower than you pay on bank loans or credit cards. To see what a loan could cost you visit our [web site](http://www.hillingdoncu.co.uk/) and use the loan calculator on our home page – just click standard loan for loans between £200 and £7500 or homeowner for larger loans, for a quick estimate.
* Fed up with bank charges or do you need a shopping reward card? Our Engage prepaid card provides good discounts at many high street stores including 3% off at Asda (excluding petrol) So if you spend £70 per week you would earn over £109 per year. The card costs only £2pm and all members ages 16 and above are guaranteed to be accepted. To apply either download the form from our [web site](http://www.hillingdoncu.co.uk/prepaid-visa) or give us a call and we can pop a form in the post for you.

As always please do let us know if you have any suggestions for improvement or wish to opt out of this newsletter. July18