Did you know??

 Welcome to the AGM special. The four key bits of information this month are:

* The dividend for this year was agreed at **1%** for balances held on your share account up until September 2016. This will be paid to your share account on or around the 6th April. This payment ensures that the profits made by the Credit Union are paid back to members and all profits stay in the local community. Also this rate of return is much higher than you would obtain in an instant access account for any High Street bank – most just pay 0.1%!!!
* We provide business accounts for Charities, Clubs, Partnerships and Limited Companies. The savings accounts enjoy the same dividend rates as personal savers which as mentioned above was 1% last year. If you are interested in an account please give us a call on 01895 250958 and we will send you the application form.

* 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? If so there are some really good sim only deals available in the market – as an example  4GB Data/3000 Minutes/5000 Texts for £10pm SIM Only (12 months) @ TalkMobile - £120.00. 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. March 17