Did you know??

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

* Following the recent AGM, the dividend for this year was agreed at **1%** for balances held on your share account up until September 2017. 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%!!!
* Our loans help boost your Credit Score!! All loans and monthly payments are reported to our credit agency, Experian. Also if you make sure you are on the voters roll this will boost your score by a further 25 points. The better your score the more likely you to be able obtain finance and lower interest rates.
* We are delighted to advise that members who have our Engage debit card will be able to upload their card details to Samsung Pay wallet, allowing you to make purchases safely and securely at NFC terminal throughout the UK. For further details please visit http://www.samsung.com/uk/samsung-pay/.
* 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. Mar18