Did you know??

 Welcome to this month’s newsletter. The four key bits of information this month are:

* We are now in full swing with Christmas loans. Processing times remain 24 hours once we have the completed application and bank statement. With the post likely to be slightly slower this time of year please make sure you get your application sent to us in good time, so there is no delay with your Christmas spending.
* Whilst Base Rate has increased, due to the unique way Credit Unions are funded you will be happy to hear that there will be NO impact on any of our existing loans, which are all at a fixed rate, and we do not plan to increase our lending rates at all over the next 12 months for new loans. Remember we offer very competitive rates on all loans and we are usually cheaper than all high street banks and credit card providers. Ask for a quote!
* Many people have registered their landline number with the “telephone preference service” (TPS) to stop unwanted marketing calls. But did you know you can also use this service for your mobile number as well – just text 85095 including your email address and you will be added to the “do not call” data base
* We pay £10 for good news stories that appear in our annual newsletter. Do you have an example of where we have made the difference to you or your family with the service or loans we have provided? Let us know by email via [www.hillingdon.cu@gmail.com](www.hillingdon.cu%40gmail.com)

As always please do let us know if you have any suggestions for improvement or wish to opt out of this newsletter. November 17