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, up until the 14th December. 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.
* Do you have an overdraft with Lloyds Bank or Halifax? If so you will probably notice there is now a daily fee when you borrow. The interest rate equivalent can work out at some **66% APR**!! Why not save money and take out a Credit Union loan and clear your overdraft and keep the £’s in your pocket. You can use our [online](https://www.cusecureserver.co.uk/~lbhcudigital/members/index.php) system to apply for a loan, print off an application form from our web site or give us a call and we can pop and application form in the post for you. Remember to enclose a copy of your latest bank statement!
* 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](file:///\\Hcusrv\data\Credit%20Union\RSA%20docs\www.hillingdon.cu@gmail.com)

As always please do let us know if you have any suggestions for improvement or wish to opt out of this newsletter. November 18