Did you know??

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

We continue to provide **consolidation loans** allowing you to not only have just one monthly loan payment but also considerably reduce your interest costs. We have seen APR's over 60% on a number of credit cards such as Aqua and Vanquis and substantial increases in bank overdraft costs e.g. Santander charges £1 per day for a £200 overdrawn account (if you are over your limit it is £6 per day!)   That is £30 per month. A consolidation loan will only charge £4 for the same facility. To see details about our loans click [here](http://www.hillingdoncu.co.uk/our-loans) - it’s easy to apply and provided you are in employment and pass our credit checks you could be making big savings.

Do you shop in **Asda?** If you pay for your shopping using our Engage card you save 3% on your spending - EG if you spend £70 per week the card would pay you just under £110 for the year!! Other stores are covered including Debenhams, M&S, Argos and many more. For full details please click here

Want to know how much state pension you are likely to receive - it is quick to find out - use this link [www.gov.uk/check-state-pension](http://www.gov.uk/check-state-pension)

Don’t be a victim to email scams - Our new web site has improved levels of security for your protection but criminals are out there trying to obtain your details. Follow these five simple rules for beating financial fraud:

1. Never tell anyone your security details, like your PIN or banking passwords
2. Don't assume an email, text or phone call is genuine
3. Don't be rushed – a genuine organisation won't mind waiting
4. Listen to your instincts – you'll know if something doesn't feel right
5. Stay in control – don't panic and make a decision you'll regret

As always please do let us know if you have any suggestions for improvement or wish to opt out of this newsletter.  October 16