Did you know??

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

* We are pleased to announce we are launching our new “Matched Loan” facility at an all time low rate of **4% APR**. This is for members who would like to borrow up to the level of their savings. The key features of this loan are:

£1,000 to £15,000

Terms 12 months to 5 years

Covered by shares held with Hillingdon Credit Union

Same day decision

No hidden fees or early repayment charges

Free life cover (Terms and conditions apply)

FairLife Loan mark

If you are registered on our web site apply online or just fill in the standard loan application form which is available on our [web site](http://www.hillingdoncu.co.uk/login/uploads/Loan~application~form~Feb~16.pdf), pop in and collect a form or give us a call and we can send you the form in the post. Just mention you are applying for a matched loan

* With less than 73 days left until Christmas we are now processing Christmas loans. We will be processing applications up to the 15th December. Do allow extra time at this time of year as the post tends to be a bit slower and there is a threat of a postal strike so make sure you apply ideally by the end of November.
* There are many great sim only deals out there – one spotted this week was via [Mobile Phones Direct](https://www.mobilephonesdirect.co.uk/sim-only/pay-monthly?page=all) – 12GB data and unlimited talk and data only £8pm after cashback claims – on the Three network 12 month contract

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