



# Your Money Matters

YOUR COMMUNITY BANK TEES CREDIT UNION

ISSUE 1 | DECEMBER 2016



## WHERE WE ARE

### VISIT US

You can now have better access to our savings and loans as we have moved to a more prominent central location. **Your Community Bank Tees Credit Union are now in the Love Stockton building at 111 High Street, Stockton-On Tees.**

On the ground floor is our new reception area where you can quickly deposit or withdraw money; and a private interview room if you would like to discuss your finances in detail. Our back-office functions are all delivered from our team's office on the first floor.

**Our office opening hours are 10am until 3pm Monday to Friday.**

Why not pop in and have a cuppa in the Love Stockton café and meet our friendly team; we are here to help local people apply for cash loans that are affordable and to encourage folks to save a little money for a rainy day.

### GET IN TOUCH

If you don't have the time to pop into our new office then there are several other ways to get in touch with Your Community Bank. Our phone number remains the same **01642 941911** and our lines are open 10am until 3pm Monday to Friday.

To get your account balance anytime day or night simply register with us; receive your PIN, then call 0191 6000885

A great way to contact us at any time is through our new email address **info@teescreditunion.co.uk** we monitor this email address regularly and will respond to you during our working day.

You can also get in touch by social media; why not like our Facebook page and keep up with what we are doing, or follow us on Twitter then tweet us to tell us about what is going on in your community?

### OUR NEW WEBSITE

We are excited to tell everyone that we now have a new website.

**[www.teescreditunion.co.uk](http://www.teescreditunion.co.uk)**

Take a minute to visit us online and get all of the information you may need about Your Community Bank.

### DID YOU KNOW? THROUGH OUR WEBSITE YOU CAN:

- Join us – and become a member
- Apply for any of our loans
- Get your account balance day or night, if you register with us and use your PIN
- Find out about any job or volunteering opportunities
- Make a comment, complaint or commendation

# WHAT WE DO

## AFFORDABLE CASH LOANS

**Did You Know** At Your Community Bank – Tees Credit Union, we now offer a range of loans and interest rates to suit most pockets?

Local people can now apply to borrow up to £10,000 from us.

**Premier Loans** Interest rates now start as low as 7.4% APR for customers who have an excellent credit rating or have previously held an excellent record with our credit union

**Loyalty Loans** Interest ranges from 12.7% to 26.8% APR for regular customers of our credit union who have a good record, or for those who use their savings as security on their loan.

**Instant Loans** you can apply for up to £500 if you are unemployed or up to £2000 if you are working. Interest on these starter loans is charged at 42.6% APR

Your Community Bank do not charge administration or early repayment fees, nor do we add insurance costs to our cash loans unlike other high street or high cost lenders

## SIMPLY SPEND AND SAVE LOANS

Do you need a helping hand to buy furniture, a washing machine, carpets or a fridge freezer? Then our scheme may be able to help.

How the scheme works: You apply for a loan with us, either online, over the phone, or at our office. Once the loan is agreed you choose the goods you need for your home, we then order them and have them delivered direct to your door; you then pay off your loan at an amount and frequency agreed with us, it's that easy and really quick. There is a small administration fee for this service and the interest payable on these loans is 42.6% APR.

## SAFE SAVINGS

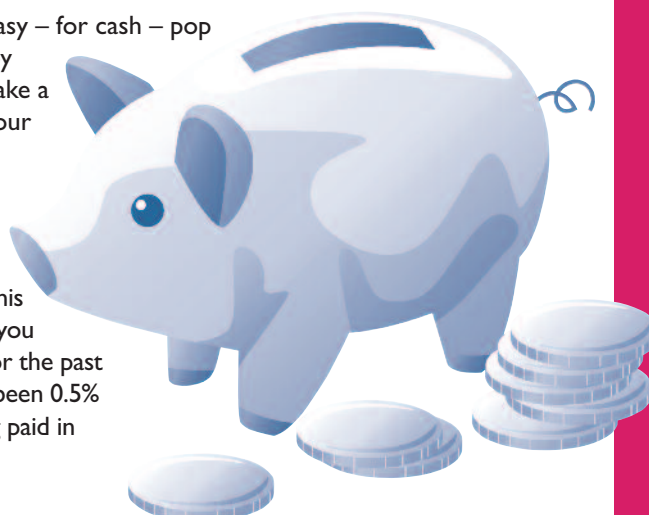
Like having a few quid in your pocket or purse? You aren't alone, most people feel good when they have saved up for treats like a holiday, a new car or some improvements to your home. It's also useful to have a "bit behind you" for the less nice times in life; like replacing a broken washing machine, losing your job or helping with a family or friend's funeral expenses. Whatever you want to save up for Your Community Bank can help.

Being worried about money can cause anxiety and depression and problems within families and relationships. Savings really can help, so don't put it off – act now!

To start saving just get in touch with us and we will help you become a member, that is important, as by being a member you have a say in how Your Community Bank is governed and run. Then set up a regular savings amount, sit back and watch your savings grow.

Withdrawing your money is easy – for cash – pop into the office, or contact us by phone or email and we will make a faster payment transfer into your bank account, or load up your Engage pre-paid debit card.

As a credit union, instead of paying interest, we pay an annual dividend – you will get this dividend based on the amount you have in savings over the year. For the past several years our dividend has been 0.5% this is double the amount being paid in interest by high street banks!



## NEED A CASH LOAN?

We are only a click away... apply online  
[www.teescreditunion.co.uk](http://www.teescreditunion.co.uk)



**Your Community Bank**  
Tees Credit Union

111 High Street, Stockton-On Tees  
TS18 1BB

Call 01642 941911

Click [info@teescreditunion.co.uk](mailto:info@teescreditunion.co.uk)

Visit [www.teescreditunion.co.uk](http://www.teescreditunion.co.uk)



## YOUR SAVINGS ARE SAFE

with Your Community Bank

Tees Credit Union as we are covered  
by the Financial Services  
Compensation Scheme

**fscs**  
Financial Services  
Compensation Scheme