

The financial service that cares

Opening times: Mon – Fri 9.00 to 4.00

BEAT THE CREDIT CRUNCH... SAVE WITH ROTHERSAVE TODAY!

LOANS UP TO £8,000

Extra lending power for our members.

New loan products are now available to help out our more established members get through the 'Credit Crunch'. With more lending power our members can borrow up to a maximum of £8,000. We have also introduced longer repayment terms to help reduce the financial pressure on our members. See the chart below to see if you are eligible*.

	Minimum Membership	Minimum Savings	Loan of up to	Maximum Term Time
PremierGOLD	5 Years	£3,000	£8,000	60 months
PremierPLUS	4 Years	£3,000	£7,000	60 months
PremierLoan	3 Years	£2,000	£6,000	48 months
RotherLoan	12 Weeks	£1,600	£5,000	40 months

All loans above are at a fixed Interest rate of 12.68% APR on the reducing balance and only available to Members who are regular savers. *Terms and Conditions apply

NEED HELP WITH FINANCIAL HARDSHIP?

- Have you been made redundant, have mortgage protection insurance but cannot access it for 3 months?
- Do you have other short term needs?
- Have you been out of work for a short period and are unable to pay your rent?

If you are in one of these or a similar situation, you may be able to get help through Rotherham Council and Rothersave's loan and saving scheme*. For more information or to make an application, contact Rothersave Credit Union Ltd on 01709 514263

* Terms & Conditions apply.

Rothersave launch NEW WEBSITE

Packed with information; membership, savings and loan details. Helping both current and potential members, find out in-depth information about the services we provide.

www.rothersave.co.uk

Please note that we are now open from

9.00am
Monday to Friday

Compare our low cost loans!

Don't forget Rothersave offers low cost loans, with an APR of only 12.68%. This is very competitive with the High Street banks especially regarding our small loans. We are certainly a lot less expensive than some other financial companies; as can be seen in the table below.

	Amount Borrowed	Interest Charged	Weekly Payment	Number of Weeks
Doorstep Lender	£100	£59	£5.30	32
Doorstep Lender	£100	£55	£5	32
Doorstep Lender	£100	£20.82	£3.90	31
Rothersave	£100	£3.58	£3.35	31

Turn overleaf for more news...

- **Latest Lottery Winners**
- **Credit Crunch Advice & Tips**
- **Parent's Guide to Money 'Give Away!'**

and much more...

Credit Crunch Advice & Tips

Top Tips to help you get through the summer!

Save Money

- Compare prices online or on the high street to find the best buys, you can find huge savings on Household and Utility Bills including car insurance.
- Ditch those expensive Credit/Store Cards (Up to 30%APR)
- Consolidate your debts into one low rate loan.

Financial Advice

- If you are struggling with debt, seek help straight away!

Free advice is available from the Citizens Advice Bureau.

Call 0844 826 9680 or 01709 515 680 or visit

www.citizensadvice.org.uk/ online for more information.

Always read and make sure you understand the terms and conditions of any agreement before signing it.

Don't forget to join and save with your credit union, giving you access to low cost loans when needed most.

Lottery Winners

December '08 – July '09

Our member's lottery keeps growing with further Members continually joining; our congratulations go to all the winners that are listed below.

December 2008			January 2009		
1 st £140	207	J. Bambridge	1 st £140	266	J. Griffiths
2 nd £60	31	J. Price	2 nd £60	54	J. Emery
3 rd £40	156	E. Senior	3 rd £40	299	K. Rodgers
4 th £20	409	J. Thacker	4 th £20	436	K. Rodwell
5 th £10	122	A. Cooper	5 th £10	329	J. Vernon
February 2009			March 2009		
1 st £140	204	R. Hobson	1 st £140	303	S. Maxfield
2 nd £60	120	D. Topham	2 nd £60	217	R. Speight
3 rd £40	261	J. Bowler	3 rd £40	342	P. Jackson
4 th £20	337	P. Jackson	4 th £20	59	B. Dimbleby
5 th £10	389	D. Ryder	5 th £10	201	A. Woodhouse
April 2009			May 2009		
1 st £140	345	L. Burton	1 st £140	309	J. Tracey
2 nd £60	156	E. Senior	2 nd £60	310	J. Tracey
3 rd £40	294	J. Driver	3 rd £40	304	J. Bowler
4 th £20	404	J. Thacker	4 th £20	459	R. Helliwell
5 th £10	204	R. Hobson	5 th £10	138	A. Kershaw
June 2009			July 2009		
1 st £140	100	C. Kershaw	1 st £140	394	B. Lee
2 nd £60	122	A. Cooper	2 nd £60	179	A. Thomas
3 rd £40	490	D. Austin	3 rd £40	301	S. Maxfield
4 th £20	457	R. Helliwell	4 th £20	372	N. S-Moorhouse
5 th £10	37	V. Gascoigne	5 th £10	274	J. Noble

GOOD LUCK for the next set of Lottery Draws... It could be you!

If you wish to take part in the monthly draw or you would like to increase your numbers up to a max of 10, then do not hesitate to contact the office on **01709 514263** or email us at rothersave.cu.ltd@bun.com

Download an application form now from our website at

www.rothersave.co.uk

Parents Guide to Money!

Free advice to help new and expectant parents manage their money at a time when their financial situation is changing.

Tax Credits ~ Childcare help

Budgeting ~ Benefits ~ Work ~ Savings

Borrowing ~ Useful Contacts

Pick yours up at our office, more information can be found at

www.financialcapability.fsa.gov.uk

The 'Credit Crunch' Word search

C	M	A	H	L	C	D	D	F	M	N	T	R	W
R	E	F	I	N	A	N	C	E	W	T	B	U	D
E	M	U	J	Y	S	S	Q	L	I	F	F	I	F
D	B	E	S	G	H	F	W	E	O	D	C	R	U
I	E	W	A	Y	X	H	J	G	J	A	K	C	I
T	R	I	F	E	R	J	U	G	F	S	N	K	K
C	S	A	E	D	R	S	G	N	I	V	A	S	S
R	O	T	H	E	R	S	A	V	E	U	L	E	E
U	L	T	A	R	R	J	A	I	M	I	J	W	C
N	O	I	N	U	T	I	D	E	R	C	K	Q	N
C	T	A	D	L	E	N	V	O	W	D	I	A	A
H	T	G	S	O	A	V	I	L	Q	R	O	C	N
D	E	B	T	S	S	E	C	P	A	T	L	B	I
J	R	Y	A	M	Z	S	E	J	K	S	I	M	F
U	Y	R	E	C	V	T	E	G	D	U	B	L	O

Can you find the words below hidden in the grid?

Rothersave - Credit Union - Cash - Credit Crunch - Refinance
Loans- Savings - Budget - Lottery - Debts - Safe hands - Member
Advice - Invest - Finance

DON'T GET IN WITH A LOAN SHARK...

IT WILL COST YOU AN ARM AND A LEG

Contact the Illegal Money Lending Unit

in confidence on **0300 555 2222**

(local rate call, including inclusive minutes from mobiles)

Email: stoploansharks@rotherham.gov.uk

Text: loan (space) shark (space) + your message to 60003

Rotherham Metropolitan Borough Council in partnership with Birmingham City Council
Trading Standards

E-Statements coming soon...

...Submit your email address now.

With the launch of our new I.C.T system, we will soon be able to send statements via email, saving time and money.

If you register your email address with us, we will even be able to give you balance information via email request.

IMPORTANT NOTICE TO ALL MEMBERS

Please ensure you keep your personal details up to date. If you have moved house, got married or simply changed your phone number, do not hesitate to let us know so we can contact you if need be.

A Personal Amendment Form is available from our office or to download from our website.