

BE SMART AND START SAVING WITH ROTHERSAVE TODAY!

ANNUAL GENERAL MEETING

17th March 2010 – 12:30pm

All members welcome. Free entry into Prize draw for all members who attend the AGM

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.

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 lend up to a maximum of £8,000 over a maximum term time of 5 years or 60 months. See the chart below to see if you are eligible*.

	Minimum Membership	Minimum Savings	Maximum Term Time
PremierGOLD	5 Years	£3,000	60
PremierPLUS	4 Years	£3,000	60
PremierLoan	3 Years	£2,000	48
RotherLoan	12 Weeks	£1,600	40

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

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

Remember that Rothersave is now available to anyone who lives or works in Rotherham.

[Turn overleaf for more news...](#)

- **Latest Lottery Winners.**
- **The Saving Gateway Scheme.**
- **Parent's Guide to Money 'Give Away!'**

[and much more...](#)

Don't forget we are now online VISIT OUR 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
designed by Innovation by Design®

Innovation by Design®

Website & Graphic Design Services

Sarah Garrow

Mob: 07753 388670

Visit www.innovationbydesign.co.uk or email contactus@innovationbydesign.co.uk for more info.

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.

June 2009	July 2009
1 st £140 00 01 00 C. Kershaw	1 st £140 00 03 94 B.P. Lee
2 nd £60 00 01 22 A. Cooper	2 nd £60 00 01 79 A. Thomas
3 rd £40 00 04 90 D. Austin	3 rd £40 00 03 01 S.L. Maxfield
4 th £20 00 04 57 R. Helliwell	4 th £20 00 03 72 N. S-Moorehouse
5 th £10 00 00 37 V.A. Gascoigne	5 th £10 00 02 74 J. Noble
August 2009	September 2009
1 st £140 00 02 01 A. Woodhouse	1 st £140 00 04 67 C. Cogill
2 nd £60 00 03 96 B.P. Lee	2 nd £60 00 00 32 J. Price
3 rd £40 00 04 55 J. Worrall	3 rd £40 00 01 28 S. Roper
4 th £20 00 05 06 J. Butler	4 th £20 00 04 34 A. Elvidge
5 th £10 00 04 11 J. Thacker	5 th £20 00 00 26 S. Wood
October 2009	November 2009
1 st £140 00 01 58 J. Rowlands	1 st £140 00 01 20 D. Topham
2 nd £60 00 02 08 J. Bambridge	2 nd £60 00 04 12 J. Thacker
3 rd £40 00 03 51 A. Grice	3 rd £40 00 02 08 J. Bambridge
4 th £20 00 01 63 G. Cowley	4 th £20 00 00 56 J. Emery
5 th £10 00 02 52 S. Whelbourn	5 th £10 00 02 56 C. Rogers
December 2010	January 2010
1 st £140 00 00 65 P. Carpenter	1 st £140 00 00
2 nd £60 00 03 11 J. McAuslin	2 nd £60 00 00
3 rd £40 00 03 75 N. S-Moorehouse	3 rd £40 00 00
4 th £20 00 00 41 V. Gascoigne	4 th £20 00 00
5 th £10 00 02 66 J. Griffith	5 th £10 00 00

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 admin@rothersave.co.uk

Download an application form now from our website at

www.rothersave.co.uk

Heard of the Saving Gateway? - what it is and who qualifies

From 2010, there will be a new government supported cash saving scheme called the 'Saving Gateway'. For people of working age, on lower incomes, and aims to help kick-start a saving habit. **The government will add 50 pence for each £1 saved into Saving Gateway accounts.** You will qualify for an account if you get certain benefits or tax credits.

You will be able to open a Saving Gateway account if you get any of the following:

Income Support - Jobseeker's Allowance - Incapacity Benefit - Employment Support Allowance - Severe Disablement Allowance - Tax credits; if you have an income below £16,040 - Carer's Allowance (you must be in receipt of the allowance, not just have an underlying entitlement)

Rothersave Credit Union plans to set up and offer Gateway Savings Accounts as soon as they become available so get in touch and find out what we can do for you.

BOARD MEMBERS WANTED

We are looking for qualified members who feel they have what it takes to represent our members on the Board. For more information please get in touch.

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 info can be found at www.financialcapability.fsa.gov.uk

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

