

Rothersave NEWS

WINTER 2011/2012

The Financial Service that cares

ISSUE 19

SAVINGS ACCOUNT ~ LOANS ~ MEMBERS' LOTTERY

BE SMART AND START SAVING WITH ROTHERSAVE TODAY!

A.G.M

ANNUAL GENERAL MEETING
Wednesday 11th January 2012
12:30pm
In the R.A.I.N. Building

All members are invited to attend the AGM and will receive a very warm welcome. Members, who attend, will be entered into a free prize draw containing 8 prizes, which will be drawn at the end of the A.G.M. You must be present at the draw to claim your prize. If you plan to attend, can you please contact our office on **01709 514263** or email **admin@rothersave.co.uk**



For those members who have not yet visited our new shop front within the R.A.I.N. Building (opposite the crusty cob shop), don't forget that we have our own direct access door, and therefore you don't need to go through the main reception of the R.A.I.N. Building.

The members that have already visited our new office are commenting on how much nicer it is than the old office, with more privacy and an airier feel to it.

Due to the large amount of signage and window space it's also attracting custom from passers by.

So don't forget to come in and have a look next time you're in town!

Compare our low loan rates....

We never ceased to be amazed of how the people of Rotherham pay high rates of interest for credit. We therefore thought it would be useful to compare interest charges. Below is information obtained from the Lenderscompared.org website in November 2011. We've compared a loan of £500 taken over approximately a 12 month period. Our APR is based on our Instant Loans of 19.5%. (Our normal RotherLoan for present members is only 12.68%). As can be seen, up to nearly £360 can be saved with Rothersave compared to Provident for example. **What a saving!**

Company	Typical APR	Repayments	Interest Charged	Total Payable	Interest saved by member
Rothersave	19.5%	£10.58 per week over 52 weeks	£50.07	£550.07	
Provident	272.2%	£17.50 per week over 52 weeks	£410	£910	£359.93
Shopachek	254.4%	£17.50 per week over 50 weeks	£375	£875	£324.93
Greenwoods	220.9%	£16 per week over 55 weeks	£380	£880	£329.93
Norton Finance	177%	£15 per week over 55 weeks	£325	£825	£274.93

Christmas Closure

Our office will be closed from 12 noon on Friday 23rd December and will reopen on Tuesday 3rd January.

A big Thank You to all our members.

We wish you a very Merry Christmas and a Happy New Year

PROTECT YOUR ROTHERSAVE ACCOUNT - REGISTER A PASSWORD TODAY!

Contact us or call into our office and register your account password. Making it even safer and easier to access your information

IMPORTANT NOTICE TO 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 necessary.

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

Interest on Savings

Rothersave paid a 0.5% dividend (interest) into members' savings in December 2010 for all those who qualified. We are proposing to pay 0.75% in January 2012, subject to AGM approval (see reverse side), for the year ending September 2011. Our aim for this financial year ending September 2012 is to pay a dividend of at least 1%. There is no guarantee of this, but we feel confident that it is achievable.

INSTANT LOANS available

to anyone who lives or works within Rotherham*

Not a Member? It doesn't matter! You can join Rothersave on application.

Loans of up to £750 repayable over 24 months

Annual Interest Rate of just 18% (or 1.5% per month). Homeowners and tenants can apply, terms & conditions apply. *These loans can be amended or withdrawn at any time and without notice.



Don't forget we are online VISIT OUR WEBSITE

Packed with information; membership, savings and loan details. Helping both current and potential members, find in-depth information about the services we provide.. Account information is not yet available to our members online but it is something that we are looking into for the future.

www.rothersave.co.uk

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ADDITIONAL BOARD MEMBERS WANTED

We are currently on the look out for additional board members and would welcome some new faces. You would be given full training, which is not too onerous, and is quite interesting! You would be made very welcome, learn new skills and are sure to make new friends. So if you would like a say in how your Credit Union is run, and are willing to give a few hours of your time, we want you!! For more information please get in touch and ask for Pete.

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

Or visit www.direct.gov.uk/stoploansharks

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



LOTTERY WINNERS

MARCH – NOVEMBER 2011

Congratulations to the latest winners listed below.

Good Luck in the next draw... 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 contact the office on **01709 514263** or you can download an application form from our website at www.rothersave.co.uk

MARCH 2011	APRIL 2011	MAY 2011	JUNE 2011	JULY 2011
1st £140 S Shepherd	1st £140 J Emery	1st £140 J Beard	1st £140 R Speight	1st £14 J McAuslin
2nd £60 S Shepherd	2nd £60 P Austin	2nd £60 L Burton	2nd £60 J Nobes	2nd £60 R Speight
3rd £40 R Middleton	3rd £40 J Nobes	3rd £40 T Ward	3rd £40 R Copley	3rd £40 D Ryder
4th £20 J Vernon	4th £20 D Taylor	4th £20 K Rodwell	4th £20 P Nation	4th £20 D Taylor
5th £10 I Brookes	5th £10 L Burton	5th £10 R Copley	5th £10 P Cruise	5th £10 J Kyte
AUGUST 2011	SEPTEMBER 2011	OCTOBER 2011	NOVEMBER 2011	
1st £140 A Clay	1st £140 J Noble	1st £140 C Lindsay	1st £140 S Pepper	
2nd £60 P McVeigh	2nd £60 S Roper	2nd £60 J Worrall	2nd £60 J Vernon	
3rd £40 J Bowler	3rd £40 S Green	3rd £40 D Hensman	3rd £40 K Scott	
4th £20 J Jackson	4th £20 R Speight	4th £20 K Pashley	4th £20 P Cruise	
5th £10 J Worrall	5th £10 A Dwyer	5th £10 C Hodgkinson	5th £10 S Shelley	

Office Opening times: Mon – Fri 9.00 to 4.00