

RothersaveNEWS

The Financial Service that cares

AUTUMN /WINTER 2010

ISSUE 17

SAVINGS ACCOUNT ~ LOANS ~ MEMBERS' LOTTERY

BE SMART AND START SAVING WITH ROTHERSAVE TODAY!

AGM

ANNUAL GENERAL MEETING
Wednesday 8th December 2010
12:30pm
In the R.A.I.N Building

All members are invited to attend the AGM and will receive a warm welcome. Members, who attend, will be entered into a free prize draw containing 5 prizes, which will be drawn at the end of the AGM. 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.

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 us on 01709 514263 *Terms & Conditions apply.

Rothersave is available to anyone who lives or works in Rotherham.
Set up a Standing Order if you don't work for RMBC.

LOANS OF UP TO £8,000

Bigger loans and smaller repayments available!

Recently introduced loan products are 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 over a maximum term time of 5 years or 60 months. Contact us to see if you are eligible*.

RotherLoan	PremierLoan	PremierPLUS	PremierGOLD
upto £5,000	upto £6,000	upto £7,000	upto £8,000
Max. Term 40 months	Max. Term 48 months	Max. Term 60 months	Max. Term 60 months

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. Minimum savings and membership apply. *Terms and Conditions apply

PROTECT YOUR ROTHERSAVE ACCOUNT - REGISTER A PASSWORD TODAY!

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

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.

LAST WITHDRAWALS BEFORE XMAS

Please make sure all Withdrawal and Loan Applications to be processed before Christmas are in before:

Tuesday 21st December 2010

CLOSED OVER CHRISTMAS

Please note our office will be closed during the Christmas period. We close from **12 noon on Friday 24th December** and will be open again from **Tuesday 4th January**

A big Thank You to all our members.
We wish you a very Merry Christmas and a Happy New Year

Lottery Winners

February 2010 – September 2010

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

February 2010	March 2010
1 st £140 322 C. Morgan	1 st £140 384 R. Middleton
2 nd £60 442 J. Baker	2 nd £60 503 J. A. Nobes
3 rd £40 125 M. Round	3 rd £40 393 B. P. Lee
4 th £20 56 J. Emery	4 th £20 135 A. Kershaw
5 th £10 413 J. Thacker	5 th £10 537 R. Copley
April 2010	May 2010
1 st £140 352 J. Bozo	1 st £140 269 J. Noble
2 nd £60 329 J. Vernon	2 nd £60 409 J. Thacker
3 rd £40 403 S. Davies	3 rd £40 393 B. P. Lee
4 th £20 28 S. Woods	4 th £20 222 R. Speight
5 th £10 444 L. Burton	5 th £20 26 J. Bowler
June 2010	July 2010
1 st £140 409 J. Thacker	1 st £140 392 D. Ryder
2 nd £60 527 J. Beard	2 nd £60 548 J. McLaughlin
3 rd £40 41 V. A. Gascoigne	3 rd £40 325 C. Morgan
4 th £20 492 P. Sampson	4 th £20 35 V. A. Gascoigne
5 th £10 354 J. Bozo	5 th £10 244 J. Woodford
August 2010	September 2010
1 st £140 178 S. Lever	1 st £140 15 A. Mohammed
2 nd £60 527 J. Beard	2 nd £60 329 J. Vernon
3 rd £40 490 D. Austen	3 rd £40 513 M. Carney
4 th £20 545 J. McLaughlin	4 th £20 136 A. Kershaw
5 th £10 284 B. Kerr	5 th £10 138 A. Kershaw

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

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 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

designed by Innovation by Design®

Email Address Change

We recently changed our email address to something a little easier to remember. You can now contact us via email at

admin@rothersave.co.uk

Don't forget to register your email address to receive e-statements and updates.

Saving Gateway – Update

Since our last newsletter (Issue 16), Rothersave has been informed that the Coalition Government has decided not to introduce the planned Saving Gateway accounts. Our Operations & Development Manager, Pete Briggs, said, "I'm very disappointed that the new Coalition Government saw fit not to implement the scheme, as it would have helped a lot of people on low incomes. However, under the current difficult financial climate, I can understand why it took the decision it did".

0.25% Interest paid into savings

Rothersave paid a 0.25% dividend (interest) into member's savings in March this year for all those who qualified. We are also planning to pay 0.75% in December, subject to AGM approval, for the year ending September 2010. Whilst the dividend is not as high as we would like, it is mainly due to our planned investment in our ICT systems, and a slight drop in income. We have since increased our income and reduced our costs, enabling an improved dividend in December.

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.

New Office Opening times: Mon – Fri 9.00 to 4.00