

## **Membership of the Credit Union offers:**

### **A secure and convenient way to SAVE**

- **No minimum deposit required**
- **Secure and confidential service**
- **Democratic and community-based**
- **Adult members 16 years and above**
- **Junior members up to 16 years of age**
- **Easy withdrawals**
- **Free life insurance on your shares**
- **Annual dividend on your savings**

**In addition to personal loans based on your savings the Credit Union may also provide ~**

- Special Loans [debt consolidation]**
- Green loans [energy efficiency in the home]**

**Ask for details of other schemes available**

**In order to join the Credit Union we can only accept applications with appropriate identification that shows full name, current address (evidence no more than three months old), date of birth and a signature.**

# Even Lower Low Rate Loans



A different  
way to save and  
borrow

Take a loan from BACCU from August 2007 and you can access an even more competitive interest rate than usual.

For amounts of over £3000 we are offering loans at 9.90% APR. So now may be the time to improve your home, buy the new car or just take that well deserved holiday.

For more information contact the office on 01282 685151 to see if your are eligible for this offer and for your personal quotation.



***Why not call in and see what we can do for you***

***This offer rate is not available for debt consolidation or business loans and qualifying criteria applies.***