

Looking after your finances in retirement

10 REASONS TO STAY A MEMBER / JOIN US



HARP & CROWN
CREDIT UNION LIMITED

- 1: ETHICAL:** We are a not-for-profit, ethical, financial services organisation, here for you. We wouldn't exist if it wasn't for our members. We are here to protect and serve the wider Police family's finances, long after you leave service or retire!
- 2: SAFE:** Your savings are safe with us and with no hidden fees, under PRA & FSCS regulations.
- 3: FREE LIFE COVER:** Your savings and loans are protected with life cover at no direct cost to you. Up until 70 years of age, in the event of your death, your beneficiary could receive up to 1.5 times your savings balance up to £5,000. Any outstanding loan balances would also be cleared.
- 4: KEEP YOUR ACCOUNT OPEN FOR £10/MTH:** Once we set up a new direct debit instruction for you, a minimum £10 per month is required to keep your account open and you can save as much as you can afford to (up to a maximum £30K).
- 5: FAMILY AND JUNIOR ACCOUNTS:** You and your immediate family (spouse, children & grandchildren) can still enjoy the benefits of a safe and secure savings account, investing in your short or long term goals. Junior accounts are available for those aged 0-15 years old and any amount can be saved per month (minimum £10 per month does not apply).
- 6: HUMAN WAY TO GET A LOAN:** You could be eligible to apply for a lower interest rate loan, with no hidden fees. Currently as low as 3.9% APR, our loan options are based on 5 x your savings balance. Applications can be processed very quickly, should you need us to help urgently. You'll get to experience the "Human Way" to apply for a loan with our personal, one to one service.
- 7: ANNUAL DIVIDEND:** Unlike a bank, credit unions provide members annual dividends on savings according to profits. Members with loans may also receive an annual rebate amount. *Please note, this is only applicable if you are still a registered member on the AGM date*.
- 8: FLEXIBLE PAYMENTS:** As a saver and member with us, unlike a bank, we can offer flexible loan repayment options. Should your circumstances change and you find you are struggling to make loan repayments, we can restructure your loan payment plan.
- 9: PERSONAL SERVICE:** We appreciate some of our members prefer to access our services in a more personal way. Unlike the ever increasing trend to move 100% towards online banking, our office at Newforge is open 9am - 5pm Monday to Friday. Members are welcome to visit with no appointment necessary or you can email / phone us with your query.
- 10: ONLINE BANKING:** We also offer online banking as a convenient way for members to check their balance, request withdrawal, apply for a loan and more.

TALK TO US TODAY!

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