

## HOW IT WORKS

Freebridge operate as a branch of Norfolk Credit Union, open to all tenants.

For more information please contact your Income Officer on 0300 404 444.

### Can I join?

Anyone over the age of 16 who lives or works in Norfolk can join. Norfolk Credit Union Ltd

- Is a financial co-operative which is owned and democratically controlled by its members, and run solely for the benefit of its members
- Is run by a team of trained volunteers elected by the members
- Welcomes new volunteers, with full free training provided
- Is a member of the Financial Services Compensation Scheme, which means that your money is safe

Norfolk Credit Union Ltd.  
South Norfolk House  
Swan Lane, Long Stratton  
Norfolk NR15 2XE  
Telephone: 01508 533842  
Email: info@norfolkcu.co.uk  
Web: www.norfolkcu.co.uk



Authorised and regulated by the Financial Services Authority Registration No. 214255  
Member of the Association of British Credit Unions Ltd.

**IF ENGLISH IS NOT YOUR FIRST LANGUAGE PLEASE TELL US – WE WILL BE HAPPY TO HELP YOU.**

**PLEASE CONTACT US IF YOU REQUIRE THIS LEAFLET IN LARGER PRINT OR ON TAPE.**

Freebridge Community Housing  
Juniper House  
Austin Street  
King's Lynn  
Norfolk PE30 1DZ

**Email:** enquiries@freebridge.org.uk  
**Main Switchboard Telephone:** 03332 404 444

**Office Opening Hours:**  
8:45am - 5.15pm (Mon-Thurs)  
8:45am - 4.45pm (Fri)  
Bank Holidays, Saturday and Sunday Closed

**Out of Office Hours:**  
The main telephone number (03332 404 444) will divert to 24 hour emergency service.

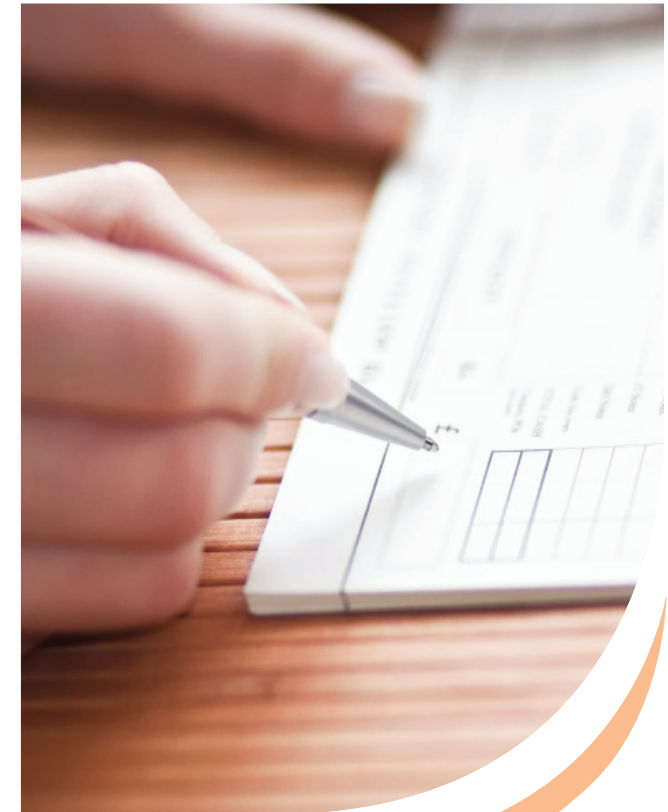


DEVELOPING HOMES AND  
CREATING OPPORTUNITIES  
FOR PEOPLE WITHIN  
WEST NORFOLK

**Freebridge**  
COMMUNITY HOUSING

# SAVINGS AND LOANS MADE EASY

SAFE SAVINGS, LOW COST LOANS



DEVELOPING HOMES AND  
CREATING OPPORTUNITIES  
FOR PEOPLE WITHIN  
WEST NORFOLK

**Freebridge**  
COMMUNITY HOUSING

Freebridge Community Housing is working with Norfolk Credit Union Ltd to offer our residents the opportunity to save and borrow money. These services are administered and provided by Norfolk Credit Union.



## CURRENT ACCOUNTS MADE EASY

A current account can help you to manage your money more easily. You can receive income such as your wages, benefits and pension and pay your bills easily. It can also help you access your money whenever and wherever you need it. **You can:**

- Make cash withdrawals using your ATM cash or VISA debit card
- Get cash back from some shops or supermarkets with a VISA debit card
- Pay your bills by Direct Debit or Standing Order—some companies give discounts for paying by Direct Debit
- Have your wages, benefits and tax credits paid directly into your account

This account does not have an overdraft facility. You can only pay for things using the actual money in your account.

## LOANS MADE EASY

Don't pay more for loans with high cost providers such as store cards, credit cards or doorstep lenders.

- No minimum loan amount
- No arrangement fee
- No early repayment penalties
- Flexible payment periods
- Loans usually covered by free life insurance\*

Interest rates for loans range from 1% per month (12.68% APR) to a maximum of 2% per month (26.8% APR).

### Repayment Plan Examples

Figures provided by Norfolk Credit Union Ltd, based on a typical rate of 2% per month (26.8% APR).

Amount Borrowed	£100	£600
Repayment Period	12 mths	24 mths
Monthly Payment	£9.46	£31.73
Overall Interest	£13.54	£161.89
<b>Overall Repayment</b>	<b>£113.54</b>	<b>£761.89</b>

\* Insurance may be subject to conditions please check with Norfolk Credit Union for details.

## SAVING MADE EASY

- Join the scheme for £1
- Save what you can, whenever you can afford to
- Save for Christmas, special occasions, holidays or for the future
- Put money into your account by standing order, by cheque or by PayPoint card at one of many outlets
- A dividend on the amount of savings held is paid annually if there are surplus profits
- A period of notice is required to withdraw funds
- Savings are usually covered by free life insurance

