

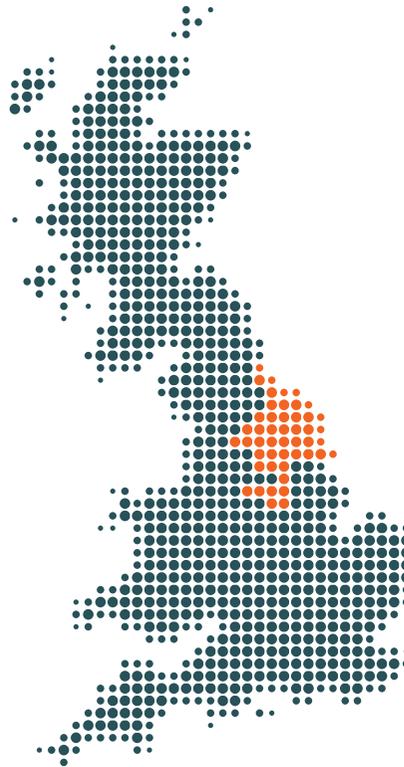


Community First Credit Union is the leading community owned organisation for financial services, offering loans and savings services to cater for all people and enterprises.

We are committed to the alleviation of poverty and to contribute to the economic regeneration of the local community and local businesses.



BRANCH LOCATIONS



Branches throughout:

North Yorkshire
South Yorkshire
West Yorkshire
Tees Valley

For complete address and branch contact information, please visit our website at:
www.communityfirstcu.co.uk



TELEPHONE
03030 300010
1 Main Street, Mexborough, S64 9LU



FAIRNESS YOU CAN BANK ON



www.communityfirstcu.co.uk

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OUR SERVICES

Accounts and Savings

The credit union's current account can be very useful for anyone looking for an easier, more affordable way to save or access their money. The credit union offers a variety of accounts and services aimed at helping people with their day to day finances.

Loans

If you need that extra money for a new car, holiday, an unexpected expense, or starting or growing a business, the credit union provides a number of affordable loan products with low interest rates.

Budgeting Account

If you pay various bills you may want to look at our Budgeting Account service. This will help you manage payments to and from your account. This can ensure you do not miss critical payments, like mortgage, rent or electricity. Taking away worries and concerns, allowing you to just get on with your life.

Personal Loans

A new or newer car, a holiday, a washing machine, something just unexpected or just tidying up your finances, then the credit union provides a number of affordable loan products based on an individual's personal circumstances. Loan Applications can be made via post, at a branch or online via our website.

Business Loans

Whether you wish to start a business, your business has outgrown its space, you need to purchase new equipment or you need new staff, you can count on the credit union to provide a business loan solution at a competitive rate with flexible terms.

Savings Accounts

This is the account you will receive the day you join the credit union.

You can have your wages, benefits, pension or any payment paid into your account. It allows too for the acceptance of electronic payments through the credit union's Payroll Deduction Scheme.

There is no minimum deposit amount, you can deposit as little or as much as you wish.

Junior Savings Accounts

Starting a savings habit when you are young can give your child or dependant a better understanding of how to manage finances and how to save.

Junior members can also get access to the new prepaid debit card which allows them to withdraw easily any time, especially important in times of emergency. Parents/guardians have full access over this account so they are able to check on what is being spent and can place restrictions on the account.

Online Banking

You are able to view and manage your accounts online. From requesting a transfer of money to personal bank accounts to obtaining an electronic statements, even applying for a loan.

All this also saving you time of not having to visit a credit union branch.

Prepaid Debit Card

This is a card loaded with money from your account in a manner agreed with you in advance.

The card can be used at ATMs, as well as for online purchases or when out shopping (this includes cash-back when you are shopping). As the card can be used outside of our working hours it offers you greater flexibility to access your money; day or night. Additional benefits include cash-back and discounts at certain retailers, a variety of discount vouchers issued to you to use and online access to your card balance.

Tenant Support Scheme

The credit union works in partnership with a wide variety of councils, housing associations and private landlords in order to assist individuals who have fallen into hardship paying their rent. This is a referral system set up to help people get back on their feet by helping them pay off their arrears and assisting them in managing their finances to ensure all their bills are paid.