

Where can I join?

You can join online at www.advancecu.org.uk, at our head office in Erdington, our new sub-office at Solihull Connect in Chelmsley Wood on Mondays, or at one of our local Collection Points.

Your local Collection Points are:

Sutton URC Church
Tues 12 noon - 2pm

Castle Vale TRA
Mon-Fri 9am - 5pm

Solihull Home Options,
Chelmsley Wood
Mon - Fri 10am - 2.30pm

Saltley Methodist Church
Sat 9.30-11am 1st&3rd
monthly

St Thomas' Social
Club, Erdington
Fri 8-10pm

Citizen's Advice Bureau
Chelmsley
Mon-Fri 10-2.30pm

Dial Solihull (Kingshurst)
Mon-Fri 9am - 4.30pm

Solihull Connect Li-
brary Square
Mon-Fri 9am - 5pm

Once you are a member of the credit union you can pay in by:

- Payroll Deduction
- Standing Order
- Our Head Office counter
- Collection Points
- Benefits paid in (e.g. child benefit)
- Debit card by phone
- Smartphone Pingit and Paym

How do I join?

When you join you need to:

- Join online or complete an application form
- Provide two forms of ID (preferably with photograph) and with at least one showing your current address
- Pay a joining fee of £2.00
- Make a payment to open your account (minimum £5.00)

Advance Credit Union Ltd
200 Sutton New Road
Erdington
Birmingham
B23 6QU

t: 0121 350 8883
e: info@advancecu.org.uk
www.advancecu.org.uk



Summer Planner 2017

Mon	Tue	Wed	Thu	Fri	Sat	Sun
24 July	25	26	27	28	29	30
31	1 August	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1st Sept	2	3

Summer Tips for Parents

Summer holidays are great - 6 weeks to do whatever you want! So how can you have maximum fun without spending maximum money? Here is the Advance Credit Union planner to help get the most out of summer. Plus some of our ideas for things to do.

Why not get each family member to make their choice of activity and write it on the planner when they would like their special day. Don't forget Dad's Choice Day! Use the spaces to write your own favourite things to do. Remember, just because it is raining outside doesn't mean you can't have a picnic or have wacky races inside!



Our selection of Really Useful Websites

<http://events.birmingham.gov.uk> massive list of things to do

<http://www.parklives.com> Free activity finder

<http://www.netmums.com/activities/summer> more summer ideas

<http://www.moneysavingexpert.com/travel/school-holiday-deals>

Martin Lewis' excellent resource

<http://livebrum.co.uk/free> free events around Birmingham

Our YouTube channel Children & Money, how to teach your kids about money <http://goo.gl/YFUF6W>

www.moneyadvice.org.uk loads of great advice on budgeting and getting good value

And of course www.advancecu.org.uk

Advance Credit Union is a financial co-operative. When you join, you 'own' part of the Credit Union. All members save, and those savings are loaned to other members at very affordable loan rates.

Save

Credit Unions offer a convenient and safe way to put some money away for the future and to escape the trap of high cost loans.

We encourage everyone to budget and save regularly whatever they can afford. Look how quickly your savings can grow

Save Each week	After 6 months	After 1 year	After 3 years	After 5 years
£2	£52	£104	£312	£520
£5	£130	£260	£780	£1300
£10	£260	£520	£1560	£2600
£20	£520	£1040	£3120	£5200

Borrow

As a regular saver you have access to Credit Union low cost loans. Interest rates range from 9% to 42.6% APR. You can borrow from £300 to £8,000, from 26 weeks up to 3 years.

Even our highest interest rate for small loans of 42.6% APR is highly competitive, and as the interest is calculated on the reducing balance, the quicker you repay the loan the less interest you pay. Compare the cost of borrowing £400:

Lender	Pay Weekly	Weeks	Total Payable	APR (rep)
Credit Union	£11.49	40	£459.27	42.6%
Provident	£14	52	£728	272.2%
Brighthouse	£6	156	£936	64.7%
Wonga	£124.80	4	£499.20	1509%

Services

- Internet Banking
- Payroll Saving
- Christmas Saving Club
- Special Event Saving
- Bill Payments/ debt management account
- Prepaid Engage card account
- Landlord Account
- Free life and loan insurance

Advance Credit Union Ltd is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered number 213228. Advance CU representative example £400 over 40 weekly payments of £11.49 at 42.6% (representative APR) Total amount payable £459.27 plus £2 joining fee and £3/week savings. Total cost of credit £59.27. Provident and Brighthouse comparisons obtained 30Nov2016.

Advance Credit Union Ltd, 200 Sutton New Road, Erdington, Birmingham, B23 6QU. 0121 350 8883 www.advancecu.org.uk