



Affordable personal loans offered by your local Credit Union

**Typical Example....
£300 loan taken
over 1 year -
repaid at £6.60
per week**



Authorised and regulated by
the Financial Services Authority



People • Homes • Communities
Part of the Trans-Pennine Housing Group

The Credit Union can offer a cheaper alternative to borrowing from doorstep lenders or some high street shops.

A comparison is given below for £300 borrowed over a year.

Lender	Interest Paid £	Total Cost £	Weekly Payments £	Annual Percentage Rate
Credit Union	42.92	342.92	6.60	26.82%
Provident	246.00	546.00	10.50	272%

* Source www.providentpersonalfinance.com 26.10.09
** Maximum interest rate - you may be offered a lower rate

A Credit Union loan offers an excellent rate of 2% per month (APR 26.82%) on loans (subject to conditions) repaid over a year.

If you live or work in the following areas and require further information please don't hesitate to contact us:

for Bacup and Whitworth:

Bacup Credit Union 9 St James Square, Bacup, OL13 9NH

Tel: 01706 601809 Email: bacupcredit.union@ntlbusiness.com

Whitworth Branch, Whitworth Methodist Building, Market St, Whitworth. OL12 8QW

Tel: 01706 853866

for Haslingden, Helmshore and Hyndburn:

HHH Credit Union 15 Greenfield Street, Haslingden, BB4 5TG

Tel: 01706 215082 Email: hhhcreditunion@btconnect.com

for Waterfoot, Edenfield, Crawshawbooth and Rawtenstall:

Mid Rossendale Credit Union 5 Bacup Road, Rawtenstall, BB4 7NG

Tel: 01706 212759 Email: mrcu06@aol.com