



Security Loan – Members' Guidance Notes

CroydonPlus Credit Union is committed to encouraging saving as well as affordable borrowing. We have noticed that many of our members do not accumulate savings. While other members have managed to put quite a bit of cash away for that rainy day when it comes. This benefits us by providing loan capital to help other members, and benefits the member by reducing the chances of facing debt problems in future.

Rather than using your savings why not take out a Security Loan for that amount? This would keep your savings safe for another day, and although you would pay a small sum of interest, you will have a lot more savings at the end of the repayment period.

We want to help you to build up your savings. To help and persuade you to leave your savings in place, we are now offering a **loan for just 5% APR** for those who borrow rather than raid their savings.

'Security Loan' Benefits

- Very low cost loan
- Guaranteed approval
- Quick access to cash
- Builds up your savings
- Gives you financial security
- Fast track, with no complex forms.

Please return this form to
CroydonPlus Credit Union, Bernard Weatherill House, 8 Mint Walk, Croydon CR0 1EA
Tel: 020 8760 5711 Email cu-info@cmscu.co.uk

This & all other forms can be downloaded from www.cmscu.co.uk