

## Current Savings Product changes with effect from 1 Jan 2018

Product	Account Levels	Current Rate(s) AER <sup>1</sup> /Gross <sup>2</sup> (%)	Rate with effect from 1 January 2018 AER <sup>1</sup> /Gross <sup>2</sup> (%)
Easy Access Community Saver (1st issue) <b>L M C</b>	£1 +	0.25	<b>0.50</b>
30 Day Community Saver (1st issue) <b>L M C</b>	£1 +	0.50	<b>0.75</b>
Regular Savings (4th issue) <b>L M</b>	£10 - £250 per month	2.25 (including 1% bonus for first 12 months)	<b>2.35 (including 1% bonus for first 12 months)</b>
Monthly Income (3rd issue)	£10,000 +	0.80	<b>0.95</b>
Easy Access Cash ISA (formerly Easy Access Cash NISA) (1st issue)	£1 +	0.80 tax free <sup>^</sup>	<b>1.00 tax free<sup>^</sup></b>
60 Day Notice Cash ISA (2nd issue)	£1 +	0.95 tax free <sup>^</sup>	<b>1.25 tax free<sup>^</sup></b>
Young Regular Saver (1st issue) <b>L M</b>	£1 - £500 per month	2.50	<b>2.60</b>
Young Saver (1st issue) <b>L M</b>	£1 +	2.00	<b>2.15</b>
SIPP Trust Cash Deposit 30 (5th issue)	£25,000 +	0.40	<b>0.60</b>
SIPP Easy Access (1st issue)	£25,000 +	0.20	<b>0.50</b>
Community Deposit Maxi Account (1st issue) <b>L</b>	£500 +	1.25	<b>1.40</b>
Easy Access Deposit (1st issue)	£1 + £10,000 +	0.10 0.30	<b>0.50</b> <b>0.50</b>

All other account terms and conditions remain unchanged. Please see our website, call us or visit your local branch for further details or if you have any queries.

**Mansfield:** Regent House, Regent Street, Mansfield, Notts NG18 1SS. Tel.: 01623 676350

**Sutton in Ashfield:** 53 Portland Square, Sutton in Ashfield, Notts NG17 1AZ. Tel.: 01623 554265

**Kirkby in Ashfield:** 48 Station Street, Kirkby in Ashfield, Notts NG17 7AS. Tel.: 01623 756601

**Chesterfield:** 91 New Square, Chesterfield, Derbys S40 1AH. Tel.: 01246 202055

**L** Exclusively available to savers resident in Nottinghamshire, Derbyshire or South Yorkshire

**M** Exclusively available to existing members who have a minimum of 1 year's continuous membership

**C** In addition to the interest paid on the account, a donation equivalent of 0.10% of the average total balances invested in all Community Saver accounts will be donated by the Society to our Charitable Trust each year

<sup>^</sup> Tax free means exempt from UK income and capital gains tax in the hands of the investor

1. AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. AERs on the Monthly Income account assume interest is added to the account each month although in practice the option to have interest added in this way is not available.

2. The gross rate is the contractual rate of interest payable before the deduction of income tax.

If separate AER/Gross rates are not quoted, both rates are identical.

## Closed Issue Savings Account changes with effect from 1 Jan 2018

Product	Account Levels	Current Rate(s) AER <sup>1</sup> /Gross <sup>2</sup> (%)	Rate with effect from 1 Jan 2018 AER <sup>1</sup> /Gross <sup>2</sup> (%)
<b>Easy Access (1st issue)</b>	£1 +	0.15	<b>0.50</b>
	£10,000 +	0.30	<b>0.50</b>
<b>30 Day Notice (1st issue)</b>	£1 +	0.20	<b>0.70</b>
	£10,000 +	0.40	<b>0.70</b>
	£100,000 +	0.60	<b>0.70</b>
<b>60 Day Notice (1st issue)</b>	£1 +	0.60	<b>0.80</b>
<b>Postal Savings (1st issue)</b>	£1,000 +	0.65	<b>0.90</b>
<b>Prime Access</b> including Ashgate & John Eastwood Hospice Affinity Accounts	£1 +	0.10	<b>0.50</b>
	£10,000 +	0.25	<b>0.50</b>
<b>Regular Savings (2nd issue)</b>	£25 +	1.75	<b>1.85</b>
<b>Regular Savings (3rd issue)</b>	£10 +	1.75	<b>1.85</b>
<b>Monthly Income (1st issue)</b>	£5,000 +	0.20	<b>0.95</b>
	£25,000 +	0.30	<b>0.95</b>
	£100,000 +	0.50	<b>0.95</b>
<b>Easy Access Cash ISA (2nd issue)</b>	£1 +	0.80 tax free <sup>^</sup>	<b>1.00 tax free<sup>^</sup></b>
<b>Cash ISA (Reclassified TOISA)</b>	£3,000 +	1.00 tax free <sup>^</sup>	<b>1.25 tax free<sup>^</sup></b>
<b>Cash ISA</b>	£1 +	1.00 tax free <sup>^</sup>	<b>1.25 tax free<sup>^</sup></b>
<b>Cash ISA</b> Monthly Income Option	£3,000 +	1.00	<b>1.25/1.24 tax free<sup>^</sup></b>
<b>60 Day Notice Cash NISA (1st issue)</b>	£1 +	1.15 tax free <sup>^</sup>	<b>1.25 tax free<sup>^</sup></b>
<b>Young Saver Bonus 5</b>	£1 +	0.60 (plus bonuses)	<b>0.85 (plus bonuses)</b>
<b>SIPP Trust Cash Deposit 30 (1st-4th issues)</b>	£25,000 +	0.40	<b>0.60</b>
<b>SIPP Trust Pension 90 (1st issue)</b>	£25,000 +	0.60	<b>0.90</b>
<b>Option 90 Deposit</b>	£1 +	0.10	<b>0.50</b>
	£10,000 +	0.20	<b>0.50</b>
	£50,000 +	0.30	<b>0.50</b>
<b>Business Deposit (1st issue)</b>	£1,000 +	0.25	<b>0.50</b>
<b>Business Deposit Maxi (1st issue)</b>	£500 +	0.40	<b>0.55</b>
<b>Business Deposit Maxi (2nd issue)</b>	£500 +	0.40	<b>0.55</b>