

Current Savings Accounts Interest Rate changes with effect from 1 Oct 2018

Product	Account Levels	Current Rate(s) AER ¹ /Gross ² (%)	Rate with effect from 1 October 2018 AER ¹ /Gross ² (%)
Easy Access Community Saver (1 st issue) L M C	£1 +	0.50	0.60
30 Day Community Saver (1 st issue) L M C	£1 +	0.75	0.85
90 Day Community Saver (1 st issue) L M C	£1 +	1.00	1.15
Regular Savings (4 th issue) L M	£10 - £250 per month	2.35 (including 1% bonus for first 12 months)	2.50 (including 1% bonus for first 12 months)
Monthly Income (3 rd issue)	£10,000 +	0.95	1.10 / 1.09
Easy Access Cash ISA (1 st issue) L M	£1 +	1.00 tax free [^]	1.10 tax free[^]
Cash Junior ISA (1 st issue) L M	£1 +	2.55 tax free [^]	2.70 tax free[^]
Young Regular Saver (2 nd issue) L M	£1 - £250 per month	2.60	2.75
Young Saver (2 nd issue) L M	£1 +	2.15	2.25
SIPP Trust Cash Deposit 30 (5 th issue)	£25,000 +	0.60	0.75
Business Deposit 40 Day Notice (1 st issue) L E	£1,000 +	0.70	0.80

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

E Available to businesses that hold an existing business account with us

[^] 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 Interest Rate changes with effect from 1 Oct 2018

Product	Account Levels	Current Rate(s) AER ¹ /Gross ² (%)	Rate with effect from 1 October 2018 AER ¹ /Gross ² (%)
Easy Access (1 st issue)	£1 +	0.50	0.60
30 Day Notice (1 st issue)	£1 +	0.70	0.85
60 Day Notice (1 st issue)	£1 +	0.80	0.90
Branch Savings 90 (1 st issue)	£1,000 +	1.00	1.15
Postal Savings (1 st issue)	£1,000 +	0.90	1.00
Postal Savings 35 Day Notice (1 st issue)	£1,000 +	1.25 (including 0.50% bonus for first 12 months)	1.35 (including 0.50% bonus for first 12 months)
Postal Savings 90 Day Notice (1 st and 2 nd issue)	£1,000 +	1.00	1.15
Postal Savings 90 Day Notice (3 rd issue)	£1,000 +	1.25 (including 0.25% bonus for first 12 months)	1.40 (including 0.25% bonus for first 12 months)
Prime Access including Ashgate & John Eastwood Hospice Affinity Accounts	£1 +	0.50	0.60
Regular Savings (2 nd issue)	£25 +	1.85	1.95
Regular Savings (3 rd issue)	£10 +	1.85	1.95
Monthly Income (1 st issue)	£5,000 +	0.95	1.10 / 1.09
Easy Access Cash ISA (2 nd issue)	£1 +	1.00 tax free [^]	1.10 tax free[^]
Cash ISA (Reclassified TOISA)	£3,000 +	1.25 tax free [^]	1.35 tax free[^]
Cash ISA	£1 +	1.25 tax free [^]	1.35 tax free[^]
Cash ISA Monthly Income Option	£3,000 +	1.25 / 1.24 tax free [^]	1.35 / 1.34 tax free[^]
60 Day Notice Cash NISA/ISA (1 st and 2 nd issue)	£1 +	1.25 tax free [^]	1.40 tax free[^]
Young Saver Bonus 5	£1 +	0.85 (plus bonuses)	1.10 (plus bonuses)
Young Regular Saver (1 st issue)	£1 +	2.60	2.75
Young Saver (1 st issue)	£1 +	2.15	2.25
SIPP Trust Cash Deposit 30 (2 nd and 3 rd issues)	£25,000 +	0.60	0.75
SIPP Trust Pension 90 (1 st and 2 nd issue)	£25,000 +	0.90	1.00
Option 90 Deposit	£1 +	0.50	0.60
Business Deposit Maxi (1 st and 2 nd issue)	£500 +	0.55	0.65
Business Deposit 90 (1 st issue)	£1,000 +	0.85	1.05