

Award Winning Change Account



Save over £36 per year compared to other reward bank accounts!

Free mobile banking app check your balances & make payments on the go!
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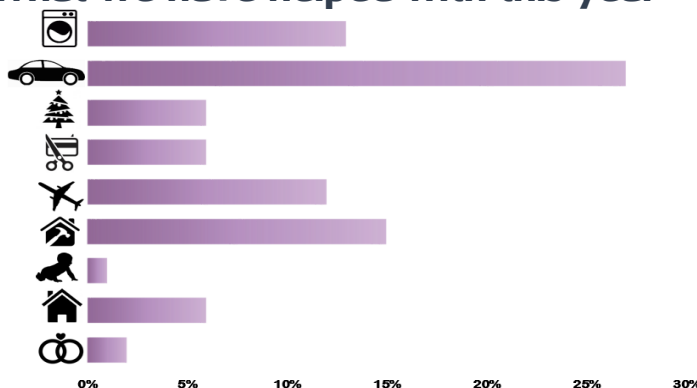
Saving you money

Last year we successfully helped more members who needed a larger loan of between £3,500 - £7,500. Our Advantage Loan APR of **6.2%** is very competitive and members now save more on loan interest.

All our loans can offer interest savings to members no matter what size loan they are looking for. Our members have saved over **£44,000** in loan interest in the last year by coming to us for loans of £500, which they repay weekly.

Our online loan application allows you to apply for a loan via a laptop, tablet or smart phone, and we process loans within 3-4 working days. Please see our website for more information and how much you could save, by coming to your credit union for all your borrowing needs.

What we have helped with this year



We have welcomed **988** new members to our cooperative in 2016/2017. We hope to welcome many more in 2018 as we grow new partnerships with local employers and other organisations. Could you help us spread the word about credit unions in East Anglia? please email: office@esluc.co.uk to express an interest.

Breaking the cycle of debt

Our Christmas Savings account continues to be very popular and we have seen more members save at the same time as repaying their loan, helping them break the cycle of debt Christmas can create. If you pay in what you save in interest with a credit union loan (compared to other providers) into your Christmas Savings account: at the end of the year you will have repaid your loan and have, on average, **£312 in savings to pay towards next Christmas.**



Managing your Credit Union account

Over the past year we have made improvements to our telephone banking service, online membership form and website. We are committed to providing the best customer service we can for our members and will be making further improvements over the next twelve months.

Our online banking service continues to be very popular, over 1,000 members are using online banking to check their savings and loan balances online. You can log in at any time, day or night and see how much your savings are growing, or how much your loan balance is reducing. Go to www.eslcu.co.uk and select "Register for Online Banking" at the top of the page.

Remember you do not need online banking to apply for a loan online.



We have had to change our PayPoint provider. You can still have the facility to pay cash into your account via PayPoint outlets, including local Co-op branches and Post Offices. If you would like to request a card. Please call us on 03336 000690 to request one.



Can you take on the 1p Saving challenge? In a year, you can **save nearly £700**, by putting just 1p away on day one, 2p on day two, 3p on day three...our website has links to printable forms to help you keep track of your savings. And with our new PayPoint card you can deposit the pennies at your nearest PayPoint outlet, or straight into your account.

AGM Notice



You are invited to the Eastern Savings and Loans Credit Union Ltd Annual General Meeting on **Tuesday 27th March 2018 at 6:30 pm** (doors open 6:15 pm) to be held at the Co-operative Education Centre, 11 Fore Street, Ipswich, Suffolk, IP4 1JW. (Parking access via Waterworks Street). We will update you with recent news and give you information about the latest developments. We look forward to seeing you. Please RSVP to office@eslco.co.uk.

Your eligible deposits continue to be protected by the Financial Services Compensation Scheme. The FSCS protects banks, building society and credit union deposits up to £85,000.

Agenda

- 1 Welcome by the Chairman
- 2 Verification of Quorum and Apologies
- 3 Approval of the minutes of the last AGM
- 4 Report of the Board of Directors
- 5 Report of the Treasurer and consideration of Accounts
- 6 Report of the Auditor
- 7 Appointment of Auditors for the coming year
- 8 Report of the Supervisory Committee
- 9 Any other reports: CEO Report
- 10 Election of Directors
- 11 Election to the Supervisory Committee
- 12 Motion (see below)
- 13 Any other business
- 14 Proposal of the Honorarium to the Treasurer

We have been working hard to implement the key changes in relation to the new General Data Protection Regulation coming into effect at the end of May. We have already updated our membership form and back office systems in preparation of the changes. Please see our website to keep up to date on how we protect your data.

Common Bond: Include Ipswich & Colchester Hospital Trust & Greene King PLC in the Eastern Savings & Loans common bond.

Please note with these changes we will need your most recent contact information, you can update us via email office@eslco.co.uk.

Dividend: There will be no dividend recommendation this year.

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Email: office@eslco.co.uk

Website: www.eslco.co.uk

Deposits are protected by the Financial Services Compensation Scheme • Eastern Savings & Loans Credit Union Ltd. is authorised by the Prudential Regulatory Authority & regulated by the Financial Conduct Authority and Prudential Regulatory Authority FRN 213756 • Registered under the Co-operative and Community Benefit Societies and Credit Unions Act 1965. No.658C • Member of the Association of British Credit Unions Ltd (ABCUL).