



Tel: 01923 236401

**a local
financial co-operative
owned and controlled by
its members**

**safe easy savings
& great value loans**

**free insurance
on savings and loans**
(terms & conditions apply)

**membership open to all who live or
work in the WD postcode area**

Website: www.watfordcreditunion.co.uk

Watford Credit Union is covered by the Financial Ombudsman Service.
Registered under the Industrial and Provident Societies Act 1965. Register No. 685C
Authorised and Regulated by the Financial Services Authority. Firm No. 214302.
All savings are protected by the Financial Services Compensation Scheme.

*After saving regularly for 13 weeks, members may
apply for a loan of up to three times their savings*

*Loans are made to members at a rate of 1% per month
on the decreasing balance (12.7% apr)*

No hidden charges, no penalties for early repayment

*Open to all who live or work in the WD postcode area
including those on low income, in receipt of benefits
or with no credit history*

Examples of possible loans & repayment amounts
(NB the last repayment amount is normally lower)

£500 over 1 year

Weekly Repayments £10.31 Total payable £527.94

£2000 over 2 years

Monthly repayments £94.17 Total payable £2259.32

£100 over 20 weeks

Weekly repayments £5.10 Total payable £101.88

Why not find out more?

Telephone 01923 236401

Email info@watfordcreditunion.co.uk

Website www.watfordcreditunion.co.uk

Or come & talk to us

The current opening times of our collection points are:

- **5pm – 6.30pm Mondays at our main office:
First Floor, 59 Clarendon Road, Watford, WD17 1LA**
- **1pm – 2pm Thursdays (for women only) at Watford Women's Centre
1st Floor, Charter Place, Watford, WD17 2RU**
- **11.30am – 1.30pm Fridays at the West Watford Community Centre
15 Harwoods Road, Watford, WD18 7RB**
- **10am – 11am, first Sunday of every month at St Helens Church Hall,
The Harebreaks, Watford, WD24 6NJ**

and at other times by appointment.

*Credit Unions are run by members for members,
so volunteers are always needed & welcomed.*