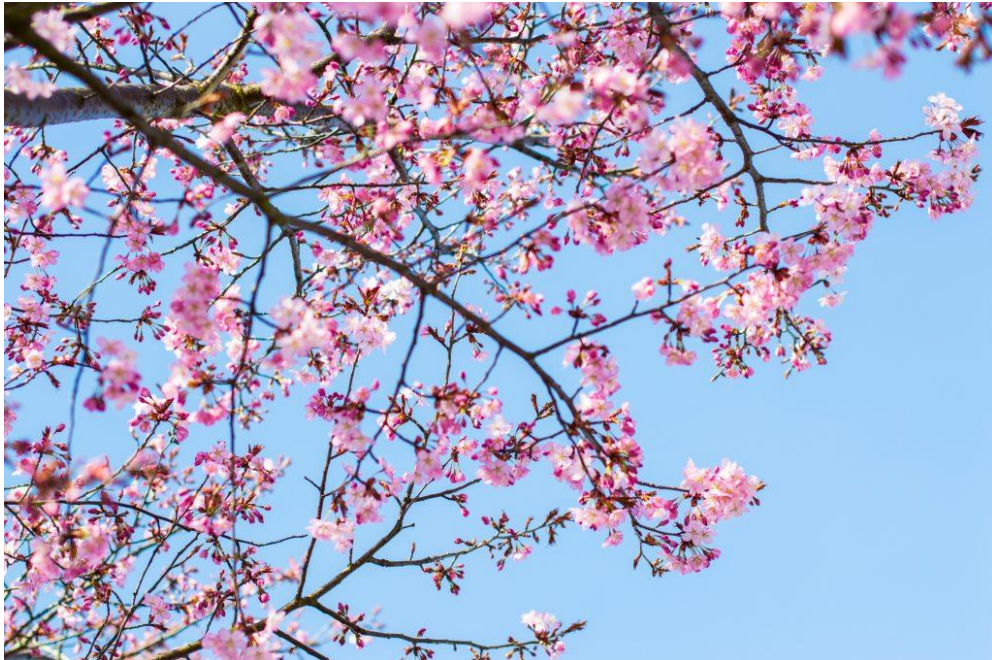


DACORUM FIRST CREDIT UNION

Secure Savings and Low Cost Loans from the Ethical Alternative

SPRING 2020 NEWSLETTER



Please find enclosed your statement up to the end of January 2020. Please let us know immediately if you think anything is wrong.

You are invited to our Annual General Meeting

Date: Monday 23rd March 2020

Time: 7.30pm

Venue: The Forum, Marlowes, Hemel Hempstead

Refreshments will be provided

In March each year we hold our Annual General Meeting at The Forum, and all members are welcome to hear how our credit union performed last year and the proposed 2018-2019 dividend. It is also a great opportunity for you to ask questions and help us improve our service to you, so please come along.

The agenda will be posted on our website in advance.

How much is credit costing you?

The cost of having an overdraft with a high street bank is set to rise from April 2020, with some banks charging as much as 39.9% interest on overdrafts. Many credit cards also charge a high rate of interest. Here at DFCU, our members can take out a loan at just 1% interest on the outstanding balance each month (equivalent to 12.68% APR). You may find cheaper loans than ours are available, so we encourage you to use the APR to compare.

DFCU Roadshow

Two members of DFCU staff recently visited a local primary school at the invitation of the Headteacher, to talk to pupils about what we and other credit unions do. They gave a presentation to pupils in years 5 and 6 which was thoroughly enjoyed, and the children were enthusiastic with their questions.

We would be happy to arrange similar visits to local groups (schools, church groups, etc.) within Dacorum to talk about DFCU and what we offer – if you would be interested in arranging a visit, please do get in touch.

Best Wishes from the DFCU team

The Forum, Marlowes, Hemel Hempstead HP1 1DN.

(Tuesday – Friday 10.00 – 4.00, Saturday 10.00 – 12.00)

Tel 01442 240250

Email: office@dacorumfirst.co.uk