

Chairman's Announcements

Subject:	Wiltshire Community Bank
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Summary of announcement:

Many people, particularly those living on low incomes, cannot access mainstream financial products such as bank accounts and low cost loans. This 'financial exclusion' imposes real costs on individuals and their families - often the most vulnerable people in our society. It also has costs for the communities in which they live. In Wiltshire we are taking a multi-agency approach to tackling financial exclusion with Wiltshire Council and other partners working together through Wiltshire Money (www.wiltshiremoney.org.uk). A key priority for Wiltshire Money is promotion of Wiltshire Community Bank. Wiltshire Community Bank is made up of local credit unions which are financial co-operatives - owned and controlled by their members. Credit unions are regulated by the Financial Services Authority (FSA) which means that your savings are safe. Profits are either reinvested into the business, or shared among members as an annual dividend. Services offered include:

- Savings
- Affordable loans
- Prepaid Debit Cards (ALTO)
- Budgeting Accounts

Wiltshire Community Bank is for everyone and its credit unions look forward to welcoming you as a member. To find out how to join and where your local collection point is call 01249 248 323.