

Thank you for helping us grow!

With almost 3,000 members and nearly £1,000,000 given out in loans, Quids In has continued its strong growth over the past year.

In summer 2007 we were named Community Business of the Year at the Bolton and Bury Business Awards ceremony at the Reebok Stadium. The award provides official recognition and endorsement of our work in tackling financial exclusion. We would like to thank everyone who has contributed to our success.

One of our key objectives is to build wealth in the local economy. Only people who either live, work, volunteer or study in Bolton can join and we only pay dividends to our members – not to outside shareholders. We use any surplus we generate to support Credit Union activities.

Our ethical and sustainable approach to helping people manage their money makes us the obvious choice for anyone who cares about their community.

Can we help you?

Quids In can help you raise money for your favourite charity or local group. All you need is time and an interest in the work we do. For each active Quids In member you join up this year, we will give your nominated group £5. Call us to ask about training and membership packs.

Pass it on....

If you think you know someone who would like to be a member, please pass on this News Update to them or give them our number.

A Credit Union's members are its strength – the more we have the stronger we will be.

Saving for Life's Pleasures

We all enjoy a holiday now and again. We like to treat ourselves and our loved ones at Christmas, and what about those other treats: new glasses; a new outfit or a season ticket? Unless we budget wisely, affording the treats that make life a pleasure can be difficult. By starting a savings account with the Credit Union, affording them can be easier.

Alongside your regular savings account, you can open a separate saving account at Quids In to help you save for a specific goal – just ask us! It's convenient, easy and you'll be helping us expand affordable credit to many more people.

Stop Smoking, Start Saving

Thinking of giving up smoking? Have you worked out how much you spend each week on cigarettes? What are you going to do with this cash once you have given up? If you smoke 5 packs of cigarettes per week, you could save £25 per week or £100 per month – that's £1,200 per year!

Just think of what you could do with that kind of money - a holiday, new furniture, a new car. But unless you make an effort to save the money, you will just end up spending it on day to day items. Having a goal of a special holiday or treat could also give you extra motivation to stop smoking.

We can open a second savings account at Quids In just for your Stop Smoking money, and you can see it grow! Call us for more information.

Safe Savings

Quids In is authorised and regulated by the Financial Services Authority just like banks and building societies. All of your Quids In savings are fully protected by the Financial Services Compensation Scheme.

Contact Us:

✉ Quids In Bolton Credit Union
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Bolton BL1 1LF

☎ 01204 365024
Web www.quidsin-creditunion.co.uk
E accounts@quidsin-creditunion.co.uk



Quids In Bolton Credit Union Limited

Notice of

Annual General Meeting

To be held on

Tuesday April 29th 2008

At

5.30pm

In

The Old Grammar School (Parish Hall)

Silverwell St., Bolton, BL1 1PP

(Behind the Parish Church)

Refreshments available from 5pm

Free Parking available

If you would like to nominate someone for a position on the Board, Credit or Supervisory Committees, you must submit your nomination on an official form by **5pm on April 18th**. All nominations must have a proposer and seconder, all of whom must be members in good standing of the Credit Union.

Nominations will not be accepted by e-mail as all signatures must be original

If you would like to receive a copy of our Accounts or Nomination Form please write to:

Quids In Bolton Credit Union, 24 Mawdsley St., Bolton, BL1 1LF

Or call 01204 365024

You can also download the documents from

www.quidsin-creditunion.co.uk

Spot Prize Voucher

Member Number: _____

Name: _____

Please bring this voucher with you to the AGM to be entered into a free prize draw on the night.

Quids In Credit Union AGM, April 29th 2008

