

WHAT'S NEW THIS AUGUST?

THE **LATEST NEWS & UPDATES** FROM
DERBYSHIRE COMMUNITY BANK



Credit Union. For **People**, Not **Profit**

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WELCOME OUR NEW CHAIR

I am delighted to have been elected as Chair of Derbyshire Community Bank at this year's AGM, and look forward to working with the rest of the board, and with Claire and her team to make sure that we are serving the needs of our members, and growing the Community Bank.

Many of our members are struggling with the steep rise in the cost of living, particularly the rise in energy costs - and we want to make sure that we are there to help.

I first became a member of the Bank a few years ago - when a friend told me about all the good work that DCB does - and when I retired at the end of 2020, I was ready for a new challenge and joined the DCB board in 2021.

Although I am still new to credit unions, I have a wealth of experience in financial services which I hope to bring to DCB.





THINKING OF BOOKING A HOLIDAY?

It's Holiday season, and no matter what your plans are why not see if we have a holiday loan to suit your needs?

You could be dusting off your bucket and spade sooner than you'd think.

As a member you could borrow from as little as £100 to as much as £7,500

**Loans are issued to members based on eligibility and affordability checks, and may include a credit check*

BACK TO SCHOOL?

Whilst we are busy enjoying the summer, it's easy to forget that **September** is just around the corner.

Check our **back to school** to do list:

- Stock up on fast breakfasts
- Start Meal Prepping for busy nights
- Sort through last year's clothes and determine what you need to buy.
- Go over the school calendar and add it to your family calendar
- Shop for school supplies
- Make a list of needed food and supplies for kids lunches



CHILD BENEFIT RENEWAL



Is your teen staying in post 16 education?

Remember, you need to update Child Benefit of any changes before **31st August**, otherwise your Child Benefit Allowance may be affected.

You can update them easily online using this link - <https://bit.ly/3SEPIF7>

ALL SET FOR SEPTEMBER?



New school, new class, or just a new academic year?

Whatever your child is doing in September one of our back to school loans could help to make sure you're all set for the new school term.

Don't get the back to school blues - Visit our website to find out about our easy, hassle-free loans, with a simple application process, and quick lending decisions available.

<https://bit.ly/3b132YN>

or call **01332 348 144**



BEWARE OF LOAN SHARKS!

If you can answer yes to one or more of these questions you might be borrowing from a loan shark...

- Did they offer you a cash loan?
- Did they not give you paperwork?
- Did they add huge amounts of interest or APR to your loan?
- Have they threatened you?
- Are you scared of people finding out?
- Have they taken your bank card, benefit card, passport, watch or other valuables from you?

If you are worried about your finances, or think you may have encountered a loan shark, visit the Stop Loan Sharks' site here - <https://bit.ly/3zDDepW>

FIND US ON TRUSTPILOT

We have recently landed on Trustpilot and would love to hear some feedback from our fellow members!

Follow the link to drop us a rating and leave a few words on how you feel about the Derbyshire Community Bank.

Trustpilot - <https://bit.ly/3PXDhIW>



MONEY SAVING TIPS



- **Try a 'no spend' weekend** - challenge yourself to a no spend weekend. Try free activities like scenic walks, cosy or movie nights - lots of galleries and museums are free to enter too, are there any near you? Why not top it off with 'Ready Steady Cooking' yourself dinner and ditching that 'Saturday Night Take-away?' You could even invite friends to join in, and have a 'Come Dine With Me' extravaganza!
- **Cancel forgotten subscriptions** - Do you really know what you're paying for? Many of us sign up for and then forget, or simply stop using subscriptions, are you really getting the most from that Phone add-on, streaming service, or gym membership? If not, it might be time to say goodbye.
- **Feed the kids for less** - Most big supermarket chains have great deals on kid's meals this summer, with many eating for free with a paying adult meal, or kids eating for just £1 with no adult purchase necessary.
- **Shop ugly!** - We all know to look for deals & discounts, and to plan a menu so we can buy ingredients which we can use for more than one meal? But did you know that ugly food tastes beautiful? It does, and as a bonus lots of retailers sell boxes of 'ugly' or 'wonky' food such as fruit or vegetables which aren't as pretty as we might want them to be, but are still just as delicious and nutritious, for a fraction of the price.



Share your DCB Journey with us by contacting - Socialmedia@dcbank.org.uk

If you have a story that you would like us to feature in our next newsletter, or on our social media pages, please get in touch via the email address above. Do you have a story about how you became a member, or would you like to share your thoughts on how we've helped you? We would love to hear about this, and to get more feedback from our members

Follow us on
Social Media!



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