

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

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- ▶ **Community banking services for individuals and businesses across Derbyshire.**
- ▶ **Flexible, affordable loans made easy**
- ▶ **Saving has never been easier with our range of saving products to suit every individual!**
- ▶ **We Offer Payroll Savings, empower your Employees with Financial Wellbeing**

## WHAT IS A CREDIT UNION?

Credit Unions are membership-based organisations, similar to co-operatives, offering straightforward saving products and fair, manageable loans to members. They were partly set up as an ethical response to pay day loans and doorstep lending which come with high interest rates. They are an alternative to banks and building societies set up by members who have something in common (e.g. they live in the same area or work in a (certain profession.) Credit Unions provide a financial community where members benefit, as there is no profit for third-party shareholders.

## ABOUT US

Derbyshire Community Bank was formed in 2006 in Erewash, formally known as the Erewash Credit Union, and has since expanded across Derbyshire to serve over 4,000 members. In 2005, we re-branded to reflect our membership across the whole of Derbyshire becoming Derbyshire Community Bank. Membership is open to anyone living or working in Derby/Derbyshire, or North East Staffordshire. We are based in the city centre of Derby at, Cubo, Victoria Street DE1 1EQ.

## WHAT DO WE OFFER?

As a financial cooperative we offer a range of banking services, our products include; Loans (of between £100 and £7,500), Savings Accounts, Payroll Membership, Christmas Savings Accounts, Junior Savings Accounts.

New and existing members can apply for our products, and manage their accounts easily online via our website, or by downloading our free app.