



## Churches Mutual is here for you:

- If you are an employee of the Church of England (whether employed by the diocese or by a parish church), or if you work for a Diocesan Academy Trust or Voluntary Aided School
- If you are a lay or ordained minister (self supporting or stipendiary) with PTO from your diocese
- If you are a Trustee (e.g. PCC member) of a Church of England Church or Charity

### Here's how we can help you save and borrow wisely:

<b>Regular Savers</b>	<b>Save every month through your bank</b>
<b>Personal Loan</b>	<b>Personal Loans from £250-£15,000</b>
<b>Restructuring Loans</b>	<b>Roll all outstanding credit commitments into one monthly payment</b>

**Churches' Mutual Credit Union has over 1250 active members and is well capitalised, self sustaining, have savings of over £3.9m and a net loan book of £3.1m, having lent out a total of £6.8m since May 2015.**

There is lots more information about us on our website

**[www.churchesmutual.co.uk](http://www.churchesmutual.co.uk)**

Or you can give us a call on **07903622121** (mornings are best)

Or send us an email on **[admin@cmcu.org.uk](mailto:admin@cmcu.org.uk)**

## *About us:*

**Competitive**—Churches Mutual offers you competitive loan products by closely monitoring the loan rates of other providers. We ensure we know your needs and tailor our products to meet them.

**Manageable**—working with you in your best interests, we ensure your loan repayment is affordable and within your budget. We will never encourage you to borrow more than you need or bombard you with offers of further credit or increase your overall indebtedness.

**Convenient**—apply online, sign online, receive funds straight into your nominated bank account, repay direct from salary and add to your savings with every repayment.

**Unambiguous**—the rate we advertise is the rate we lend at unlike other lenders who only have to give their headline rate to 51% of successful applicants, so you won't be surprised by hidden charges or fees. We don't penalise you for not owning your own home, or having a lower credit score.

## *How to get started in three easy steps.*

1. Apply through the online form – Visit the savings page of our website and click on the **'Apply now'** button at the bottom of the page
2. Submit the form to us, we will check the details and send you a payroll deduction form or instructions how to pay through your bank
3. You can apply for a loan before opening a savings account, complete the loan form on for the product you require. There is a dropdown list from our main loan page [www.churchesmutual.co.uk/loans](http://www.churchesmutual.co.uk/loans).