

COMMSAVE

Friendly • Ethical • Professional



Winter 2025

Fancy being in with the chance of winning up to £3,000? Head to pages 4 & 5 to find out how!



The easy way to save, the better way to borrow



hello@commsave.co.uk



0303 0402 660



commsave.co.uk



FairLife



15728560

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (213407)





£1 million in Fishing Loans granted:

We're proud to announce that Commsave has granted over £1 million in Fishing Loans, supporting the livelihoods of those working at sea.

Our partnership with The Seafarers Charity has allowed us to support the fishing community, helping members access the funding they need to navigate both the everyday and unexpected challenges of life at sea.

Commsave Credit Union Ltd, 2 Summerhouse Road, Moulton Park, Northampton, NN3 6BJ

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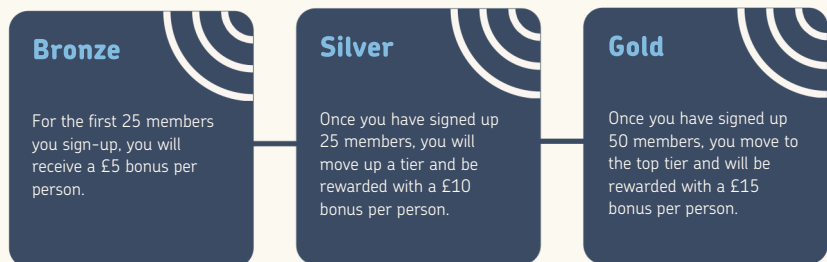
Become an Ambassador:

You will play a key role in representing Commsave in your workplace and encouraging colleagues to sign up. For each member you successfully bring onboard we will reward you.

If you have any questions about the Ambassador Programme, please do get in touch. We are here to help. Simply email events@commsave.co.uk.

How it works

Our tiered reward structure works like this:



Once you are an Ambassador you will receive a welcome email which will include your unique Ambassador code. This is what new members will use when they sign up online.

Community Fund

Since the launch of our Community Fund, we've made over £90,000 in donations.

Thanks to your nominations, during our last Community Fund meeting, we were able to donate to many important causes including:

NN YMCA to go towards building refurbishments.

Loros Hospice to purchase labels for their Memorial Tree.

McCarthy-Dixon Foundation to help provide goods for their foodbank.

The Lowdown to support their services of helping young people in their time of need.

Zak to support taking on the London Marathon 2025 for Muscular Dystrophy Research to raise awareness and funds in honour of his five year old son Charlie, who was diagnosed with Muscular Dystrophy at just nine months old. Their goal is to support research that could make a difference in Charlie's life and for others affected by this condition.

We're Live: Welcome to our New Website!

We're excited to announce that our new and improved website has launched! We've given our old site a fresh look, making it more user-friendly and modern to provide you with a better online experience.

Sleek Design:

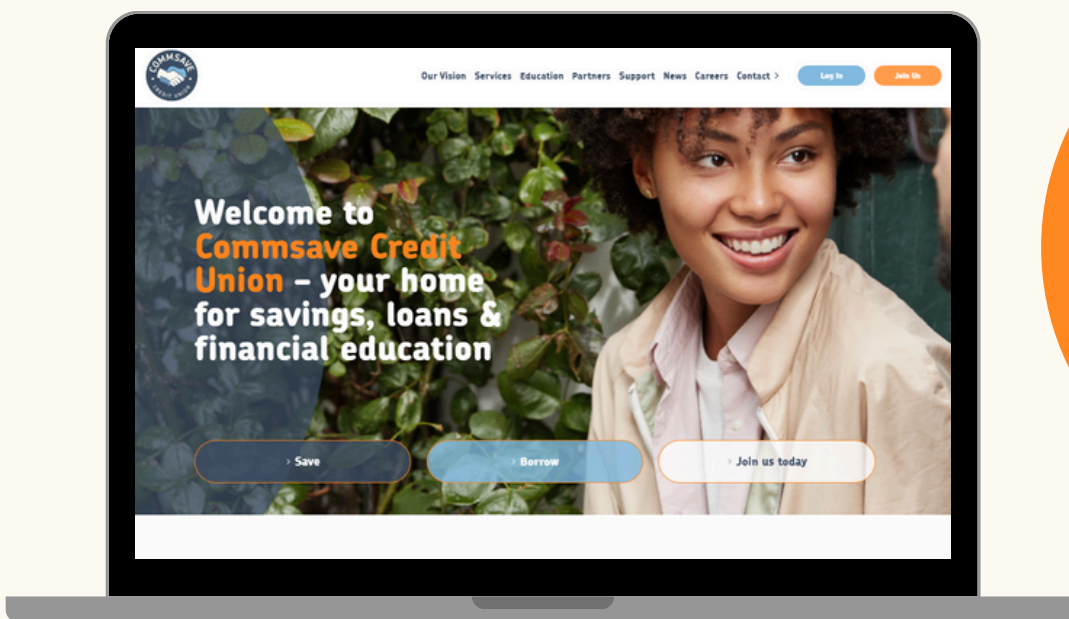
With a cleaner, more intuitive layout, it's easier than ever to find the information you need.

Improved Navigation:

Whether you're looking to manage your account, explore our products, or support, everything is just a click away.

Optimised for Mobile:

Access all the great features of our website from your smartphone or tablet, so you can manage your finances on the go.



Head to commsave.co.uk to take a look and explore all that Commsave has to offer.

Refer, join, and win big with our **321 Prize Draw!**

We're excited to launch our 321 Prize Draw, designed to welcome new members to Commsave while rewarding our loyal existing members.

Running until **1st May 2025**, this is your chance to win fantastic cash prizes and share the benefits of being part of a Credit Union that puts you first.

**Terms
and Conditions
apply. Head to the
downloads page on
our website to
find out
more.**



This campaign will be featured across all of our communication channels, including social media, e-newsletters, press, and media.

**Let's grow our community
together – and good luck in the
draw!**

Here's how it works:

We're giving away £3,000, £2,000, and £1,000, which will be paid directly into your Commsave account.

For New Members:

Every new member who signs up during the campaign period will receive a ticket into the prize draw.

It's as simple as that – join Commsave and you could win!

Already part of the Commsave family:

For existing members, you can get involved too!

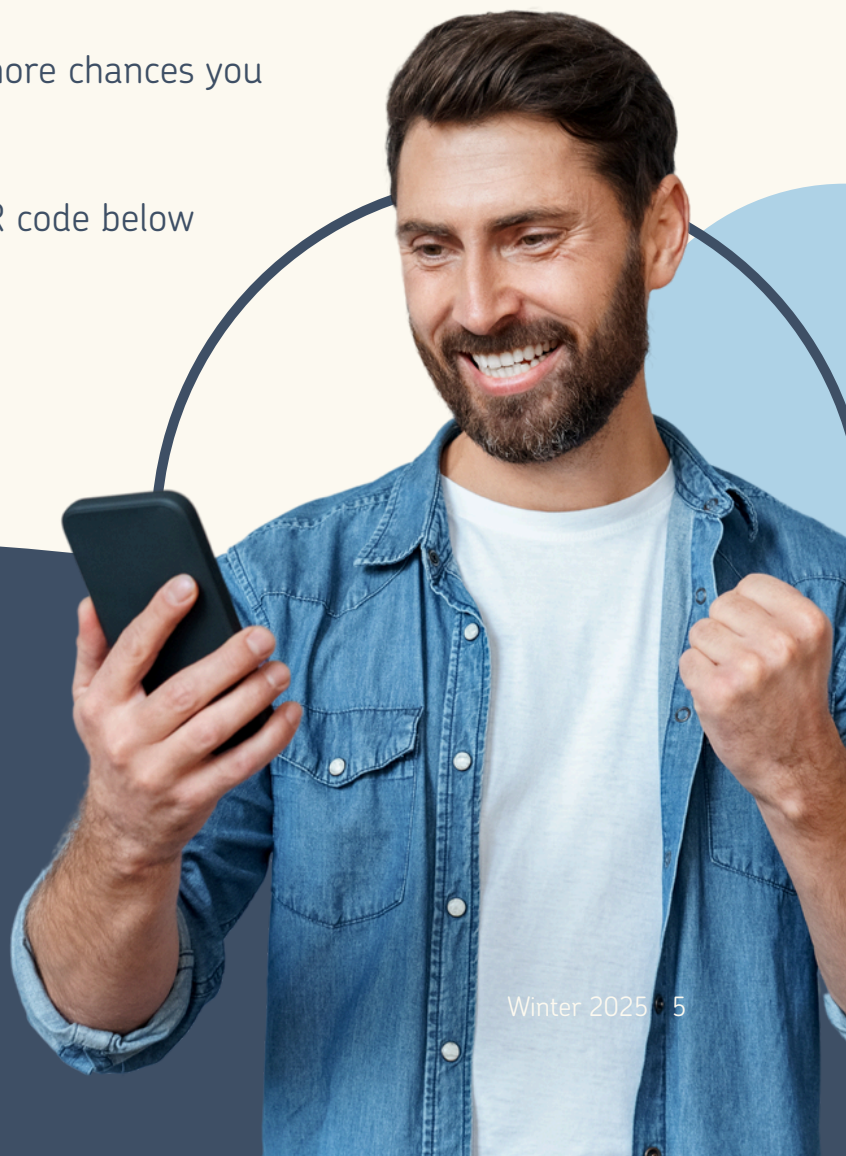
Simply refer a new member using the banner in your app. Send them a link, and when they join, both you and the new member will each receive a ticket into the draw.

The more members you refer, the more chances you have of winning.

Don't have the app yet? Scan the QR code below



We're hitting the streets of Northamptonshire with bus advertising. If you see our branding, snap a pic and tag us on social media – we'd love to see it.



Ilze's Story: Turning Personal Loss into a Lifeline for Others

Recently featured on BBC Radio, Ilze has been a proud member of Commsave for over 10 years.

For Ilze, we aren't just a financial service; we are a lifeline she trusts for both personal and charitable needs.

"I value the simplicity and accessibility of a credit union, it's easier and more approachable than a bank. Saving with Commsave feels effortless, with funds growing safely without the temptation to dip into them."

A Helping hand in difficult times

Ilze has faced profound challenges in recent years. "While visiting South Africa my father sadly passed away. I used my emergency savings for flights and funeral expenses, but just nine days after returning to England, my brother also passed away. I didn't have any funds left and I needed to go back to South Africa but didn't know where to turn. I reached out to Commsave for an emergency loan and the turnaround time was so quick that I was able to be with my family."

"The emotional toll it took to try and go through a normal bank loan with all the questions and security, with ease and support, Commsave was the best option."

Turning grief into hope

"After losing my father and brother, and later the father of my children, I knew that I didn't want my children to face the same struggles I did. I learnt everything I could about helping



people with processing grief. From this, The Never Alone Project was born - a charity supporting bereaved children and their families. Many beneficiaries face financial strain on top of their emotional pain, with unexpected costs that feel overwhelming. My mission is to ease their burden and provide comfort during life's most difficult moments."

Honouring loved ones this Christmas

This holiday season, Ilze has launched a touching Christmas Tree Campaign. Anyone can decorate their virtual tree or hang a bauble in memory of a loved one who has passed away - a beautiful way to honour and remember them. We are proud to have supported Ilze in her journey and are inspired by the incredible impact she's making through The Never Alone Project.

Find out more about the Christmas Tree Campaign by scanning the QR code



Start fresh with our Consolidation Loan



As we step into a new year, now is the perfect time to take control of your finances. If you're carrying multiple debts, a Consolidation Loan from Commsave could be the fresh start you need to simplify repayments and regain financial confidence.

With a Consolidation Loan, you can bring your existing debts together into one manageable payment – helping reduce stress, lower interest costs, and make budgeting easier. Whether you're looking to pay off high-interest credit cards, clear personal loans, or tidy up outstanding balances, we're here to help you start 2025 in a stronger financial position.

Apply for up to £25,000 over a maximum of 7 years at 19.6% APR, or 13.8% APR if you save via payroll.

Loan examples: Borrow £10,000 over 60 months with 19.6% APR, total interest - £5,236.06, monthly amount - £253.93 and total amount repayable is £15,236.06.

Borrow £10,000 over 60 months with 13.8% APR, total interest - £3,651.84, monthly amount - £227.53 and total amount repayable is £13,651.84.

Why choose a Consolidation Loan?



One monthly payment

Simplify your budget with a single payment.



Competitive rates

Save on interest compared to many high-rate debts.



Here to help

Our team is here to guide you through every step.

All applications are subject to credit search and affordability checks. Terms and conditions apply.

YOU ARE INVITED TO OUR

Annual General Meeting

SUNDAY

19

JANUARY

AT 11:00AM

MERCURE NORTHAMPTON TOWN CENTRE, SILVER STREET, NN1 2TA

You will receive 45p per mile from your home address to the hotel and home again. We also invite you to join us for lunch after the AGM.

Do you have the time, skills, and passion? Join our board as a director!

We are a member-owned cooperative, meaning you have the opportunity to vote on the leadership of our Credit Union and even stand for election to our board of directors.

Each year at our AGM, members elect directors to guide the future of our Credit Union.

The board invites nominations to be submitted before each AGM and we strongly encourage anyone considering standing for election as a director to [contact our Interim CEO, Richard Munro – richard@commsave.co.uk](mailto:richard@commsave.co.uk) – to discuss the role and the process to be approved as a director.