

New look for Long Eaton branch



Summer Magazine 2011

Hi Society

www.theloughborough.co.uk

**The Loughborough
Building Society**



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Upfront

Gary Brebner, Chief Executive, of The Loughborough gives members his 'view from the top'.

Protecting members' savings and offering good value mortgage products remains the overriding priority of the Society during one of the most difficult of financial times.

It is a policy that forms the bedrock on which the Society was founded and has stood us in good stead during previous periods of austerity. You can have confidence that The Loughborough will continue to be managed carefully through the tough economic challenges which lie ahead.

Base rate at all time low

The Bank of England base rate remains at an all time low of 0.5% with, in our view, little prospect of it moving soon. The housing markets remain depressed with transactions running at just over 50% of the peak in 2007/08. This is important, as the Society needs to be able to continue to lend in order to pay savers a competitive return.

Attractive rates

However, it isn't all doom and gloom. The Society has managed to maintain higher savers' rates than most providers to give members attractive returns on instant access accounts. This does reduce our profitability but we believe that this is what members want however it is sustainable only if we can continue to lend despite the difficult markets.

Help for first time buyers

We remain prudent in our lending criteria, although I am happy to report that our local area first time buyer products have allowed many in the East Midlands to secure their first home.

New look for Long Eaton

Many of you will have noticed that the refurbishment of the Long Eaton branch is complete and provides our members with a much more contemporary and secure environment. We are also looking at improving member facilities at our other locations and continue to make investments to enhance the services and capabilities of the Society.

Investment bond

We have been considering how we can create an investment bond for those in the East Midlands area. I am pleased to announce that a new two year investment bond will be available in early August.

Please contact us, either by telephoning 01509 631960, or by registering your interest on the website.

Half year review



May 2011 marked the half-way point in The Loughborough's financial year. Finance Director and Deputy Chief Executive, Colin Bradley is pleased to report another solid performance by the Society over the first six months of the 2010/11 year.

Difficult times

The first half of the current financial year has been difficult for the UK economy. Gross domestic product (GDP) was negative in the last quarter of 2010 primarily due to the adverse weather conditions across the UK. This number was exactly reversed in Q1 of 2011 but the planned UK growth target for the year has been lowered as the country faces a tough period, due to the austerity measures in place as part of the comprehensive spending review outlined by the government to deal with the large deficit.

Competitive products

The property market has remained subdued and transaction volumes are well below normal levels. Despite this, the Society has continued to offer a competitive range of fixed, discount and buy to let products and is on course to achieve its gross lending target for the year. Contrary to what is written in the national press about the shortage of mortgage funding in the UK, our continued support from investors has enabled us to remain open for mortgage business at all times.

We have also offered first time buyer products, up to 90% loan to value, as evidence of our desire to try and assist first time buyers to get onto the housing ladder. In recent weeks we have offered a buy to let loan at just 3.99% and we now have an excellent discounted variable rate loan with a 2.49% pay rate.

Safe and secure

Variable rate inflows from savers have continued to show members' trust and confidence in the Society as a safe and secure home for their investments. We have seen over 1500 new savings accounts being opened at our branches and agencies and a range of products have contributed to the inflow, in particular the Fifty-fifty and regular savers accounts and the tiered Cash ISA.

Prudent policies

The Society's assets have remained close to 2010 levels and liquidity levels have remained high reflecting the Board's prudent policies in a market that remains testing for all financial institutions.

Strong position

Overall it has been a very interesting six months with uncertainty around whether interest rates will be increased later in 2011 or any rise delayed until 2012. However the Society's financial position remains strong and we look forward to another successful year for our members in 2011.

New look for Long Eaton



The Loughborough has been given a fresh new look in Long Eaton and to celebrate, staff held a coffee morning for members.

Gary Brebner, the Society's Chief Executive was also on hand to help showcase the new look branch.

"The Society has had a branch in Long Eaton for almost 40 years and we're delighted that it's the first in our network to undergo a renovation," said Gary.

"We've opted for a style that echoes our determination to move with the times but still with the personal touch that our members have come to expect of us and which remains true to our heritage as a traditional, mutual building society.

"We want to make sure that our members have a great experience every time they come into the branch."

There is a welcome area, wheelchair access, more private interview areas and a flat screen TV to display both product and community information.

Mr Brebner went on to underline the importance of a vibrant and flourishing branch network. "Overall, the new look branch offers a more pleasant environment for both members and staff and we hope it will be well received. The investment we're making in our network underlines the confidence we have that the Society can continue to grow as we appreciate how vital it is to have a continuing and enhanced presence on the High Street."



Glen Osbourne (pictured) has been a member at the Long Eaton branch for 15 years. "The new layout is excellent," he said. "It's much more contemporary and accessible."

Question time

In the hot seat – Caroline Joyce, Operations Director and Colin Bradley, Deputy Chief Executive



The most important people at The Loughborough are our members and each one can have their say in how we operate.

“Meeting with our members is a great way to understand how they feel and we’re always keen to receive feedback at any time, we hold Member Forums twice a year for this reason.” says Caroline.

“We use the forum to find out what our members think about the ideas and new initiatives we are considering for the Society, particularly around the products and services we offer.

“This event also gives members the opportunity to meet the executive team, share views and ideas about their Society and of course ask any questions they’d like to,” she adds.

Here are some of the questions we most frequently hear from our members:

Q Does The Loughborough offer Buy to Let mortgages?

A We are certainly involved in the buy to let market especially with a strong university and hospital presence in our core area. We offer up to 70% loan to value, with good rental coverage and good security.

Q What is the Society doing to protect rates for investors?

A We are very much aware that this continues to be a difficult time for savers who have seen returns fall as a result of the record low Bank of England base rate of interest.

Our approach is to offer long term value to our members rather than headline grabbing rates that are then quickly cut. The last time we changed our interest rates was in March 2009. In addition we have recently lowered the minimum balance required to open the Fifty-Fifty (now £50) and 30-day (now £10) annual account types.

We are in the process of transferring customers from the outdated Regular Saver +1 & +2 products on to the Monthly Saver which has a better interest rate and more advantageous terms.

The Instant Access deposit and 30-day deposit accounts (available to clubs, societies, companies and so on) are to be merged into one Instant Access Deposit account with an increased rate for all account holders, demonstrating our commitment to the local community.

Colin Bradley

Q How is The Loughborough helping people to get mortgages?

A We are very much open for business and committed to helping local people with mortgages. Since the credit crunch struck, homebuyers have generally needed to find deposits of around 20% unless the ‘bank of Mum and Dad’ helps out. Many would-be first time buyers can’t get onto the housing ladder, which in turn slows down movement further up. A lot of people are shocked when they hear that the average age of an unassisted first time buyer is now 37! We are doing all we reasonably can to help those who want to own their first home. It is an important and big commitment and we, as a service led organisation, understand that we must lend responsibly.

So to reflect this, we take care to ensure our borrowers really understand what taking out a mortgage means. Secondly, we talk them through the various aspects of buying a house, explain the jargon they can expect to hear and what they can expect from us as a lender.

Caroline Joyce

Where there's a Will there's a way



Colin Bradley with members of the Derby branch team

If you've put off drawing up a Will because it seems a bit depressing, too complicated, too expensive or you simply feel that you're not old enough, "don't put it off any longer", is the unequivocal advice from Colin Bradley, Deputy Chief Executive.

"Thinking about and making a Will can be an uncomfortable experience which is why many of us delay doing it for as long as possible," says Colin.

"But while we can plan for a lot of things in life, others are not predictable and the danger is that you could simply leave it too late.

"Without a Will, you have no control over who inherits your money and property and this could leave your family and loved ones financially exposed. Distributing your assets to your family as soon as possible after your death could help them to avoid financial difficulties and further emotional stress."

The Loughborough has teamed up with local solicitors, Flint Bishop, to offer a Will Writing Service.

"Three or four times a year, we host a Will Writing Day at our branches where Jo Robinson from Flint Bishop is on hand to give free advice, whether it's how to write a Will from scratch or update an existing one," adds Colin.

For more information about the Society's Will Writing Days or to find out more about writing your Will please call into one of our branches or call 01509 610707.

Here are some of the things that our customers have to say about making a Will with Flint Bishop:

"We have used Flint Bishop three times and each time we have been very pleased with the great service we have received. Thank you."

Mr & Mrs R

"Excellent and recommended."

Mrs C

"It has taken me some years to think about making a Will, but things went like clockwork. Well done for putting me at ease. My family will have a shock when they find out."

Miss R

"Excellent service provided by polite, friendly, approachable staff. Everything satisfactory."

Mr & Mrs P

"Excellent service from start to finish."

Mrs F



Snap happy

Residents at Leonard Cheshire Disability (LCD) in Sileby, Leicestershire, have set up their own photography club thanks to The Loughborough's year-long fund-raising efforts.



Over £5,500 has been raised during this time through a variety of activities including 'Come Dine With Me' events, a sponsored walk along Hadrian's Wall, quizzes, cake sales, 'dress-down' days and even a tandem sky dive.

"The partnership with The Loughborough has made a helpful difference to our work, as we depend upon voluntary donations and fundraising to create new opportunities to improve quality of life for local disabled people," says Leanne Nicolson, Fundraising Manager for LCD.

"The money raised by the staff and members of The Loughborough has been split between our facilities across the East Midlands and put towards valuable projects such as creating a new outdoor BBQ space, outings and trips and of course our new photography club. We're very grateful," she adds.

Staff go red for charity

Staff at The Loughborough have been dressing up and taking part in activities to raise money for Comic Relief. They marked the day itself by wearing red clothes and have raised over £400 through fundraising and donations.

Jodie Boyer (pictured, centre) said that staff and customers alike enjoyed getting into the spirit of the day to support such a good cause.



Left to right: Danielle Memmory, Jodie Boyer, Rachael Hamilton-Gray



Mortgage news

Hazel Mueller, Mortgage Manager

Big is not always best!

The Loughborough was highlighted in a survey* as being amongst those offering the most competitive mortgage rates in the UK market.

The research, by Moneyfacts, showed that “biggest isn’t always best” and revealed that the biggest lenders only provided 29 per cent of the top 500 mortgages – in spite of having a 75 per cent share of the mortgage market.

Loughborough Building Society Mortgage Manager, Hazel Mueller, says: “The smaller societies can be very competitive on pricing as the majority of money lent is still their own – from savings deposits rather than from the money markets.”

Whether you’re a first time buyer, moving up the property ladder or a landlord looking for a competitive buy-to-let product, we’d love you to come and talk to us.

Nick Fry was pleased that he did!
[See article on opposite page](#)



Recommend a friend....

...and you will receive £100 when they complete on a mortgage with **The Loughborough.**

As a valued Loughborough Building Society member, you know that we do our utmost to give you the best possible service. In addition to this we are offering you the chance to earn £100 as a thank you by recommending our mortgage products and service to a friend or relative.

Simply visit our website www.theloughborough.co.uk for more details and to download a form or pop into your local branch or call us on 01509 610707.

Dear Sir/Madam,

I am writing with reference to my recent dealings with The Loughborough Building Society.

I would like to commend you on an excellent service and to draw your attention to the dedication and professionalism of your mortgage team, particularly Rafia, Ruth and Hazel.

Your fantastic team prepared and managed a very time challenged application for me. They each managed the whole experience with clarity, diligence and such a lovely caring manner that they made an otherwise quite traumatic process into a very safe and secure experience.

Rafia and Hazel went above and beyond their call of duty and remained in the office late to complete the checks and communications with all related parties, when they should really have been at home with their families. This goes a long way for me and shows dedication and passion to not only get the job done, but get it done and secured with utter and total dedication for perfection. A truly rare and commendable trait!
Your team is an asset to your company.

Please pass on my gratitude to staff members mentioned above.

I will have no hesitation in passing on glowing recommendations to my business and social contacts in the future.

Kindest regards

Nick Fry



Nick Fry recently took out a mortgage with The Loughborough. This is what he had to say:

“I chose The Loughborough initially as it was offering the best rates. But what I really liked was the fact that their office was actually on Loughborough High Street. It seemed to be honest and local and real.

“The staff were really friendly and SO helpful. They always returned my calls and emailed the same day. Again, it made me feel like they actually cared and wanted to help. So much better than a call centre where you can hear other operators’ conversations and you’re made to feel time pressured.

“Overall I was most impressed with the fact that The Loughborough seemed genuine. Small, local, but with a big service. Organised, efficient and most importantly - nice! If you think about what a building society actually is, it’s a collective of local people, providing a service to help buy houses. You’re part of something and you help each other. That’s how I feel, part of something I like, and managed by people who actually care.”



Investment news

Lynne Clarke Investment Manager

We appreciate that people have different requirements and reasons for saving throughout their lives. Putting away some of your pocket money every week as a child can kick start a healthy attitude to saving. Then as a twenty something you might want to save for a deposit on your first home and then, if commitments allow, continue saving for that special holiday, child's university fees or your own retirement. Some need easy access accounts or are happy to tie up their money for a longer period of time. There's no one-size-fits-all approach.

Which is why The Loughborough offers a wide range of savings accounts to suit everybody's needs, including postal and ISA accounts, and special accounts for young savers, 16-25 year olds and those aged over 50.

We want our members to make the most of their savings and within our family of accounts, there's going to be one to suit.

Coming soon....local investment bond

The Loughborough is launching a new member and local area fixed bond. For more information or to register your interest please call into your local branch, call us on 01509 631960 or visit our website www.theloughborough.co.uk

At The Loughborough, we pride ourselves on getting to know our members. We're always happy to see you in person at one of our branches or agencies, and are never more than a phone call away.

Mr Guise - *'Lynne Clarke is very helpful and pleasant, she has given me her direct dial number and always tells me 'any problems just call me!'; that is just one of the reasons I have been a customer at The Loughborough for such a long time!'*

Mr Andrade - *'Thank you Diane for your help with getting all operators linked to my account, we're very grateful for your help!'*

Mr Twinter - *'I am very pleased with the excellent customer service I have received from the Investment team at The Loughborough, I have been a member for many years and it never changes!'*

Mr Frostick - *'Thank you for all your help over the years, it really does make all the difference!'*



The Loughborough's Future First account is specifically for 16 to 25 year olds. Alex Burke, 16, from Leicester has just opened one.

Why?

Because I had a young savers account and I was advised that I was too old for that type of account.

Do you save money on a regular basis?

Yes, I save around £2.00 a week.

Are you saving for anything in particular?

Yes! I want to take my driving test at 17, and I am saving to buy a small car.

Why do you think it's important to start saving at your age?

It's good to get into the habit of saving because there will always be special things that I want to buy, but cannot afford immediately.

What's the best piece of financial advice that anyone has given you?

My grandma always used to say, "money doesn't grow on trees". This piece of advice taught me to save my money and spend it wisely.

What do you think is more important Fame or Fortune?

Hmm, famous or rich, I wouldn't mind being either! But I'd probably have to say fame, because fame usually brings fortune!

What would you buy if money was no problem?

A property on the beach in the Maldives!

Home insurance

Fancy up to **£100** cashback if we can't beat your home insurance renewal offer?*

Then look no further than The Loughborough!



When you buy a home, the mortgage lender requires you to have insurance as soon as the purchase is complete. A homeowner's insurance policy provides many benefits and gives you peace of mind knowing that your home and its contents are insured should anything unforeseen happen.

Our home insurance is provided by Royal & Sun Alliance plc, one of the UK's leading insurers and we're offering you the chance to receive up to £100 cashback* if we can't beat your home insurance renewal offer from your current provider.

For more information and terms and conditions, please call into your local branch, visit www.theloughborough.co.uk or call 01509 610707

**offer is subject to availability. For full terms and conditions please pick up a leaflet in your nearest branch.*

Getting talked about



Celia Lakin, Marketing and Business Development Manager

VARIETY is the all-important spice of business life for Celia Lakin who joins The Loughborough as Marketing and Business Development Manager.

What have you done prior to joining The Loughborough?
“Over the past 15 years I’ve held senior positions within larger financial services organisations so have a broad range of skills I can apply.”

What appealed to you about this position?
“Within a smaller business you can shape what happens and voice an opinion on the areas of your role where you believe you can make a difference. The key advantage The Loughborough has is superior customer service when compared with the larger banks.”

What are your goals?
“My aim is to increase The Loughborough’s profile across the East Midlands, and generate marketing that will be talked about. We want to persuade more people to consider the Society for mortgages and savings.”

And what do you do outside of work?
“With two small children, life away from the office is equally active and I’ve recently reignited my passion for skiing. I haven’t managed to break a leg just yet though, I’m happy to say!”



Jodie Boyer, Carrie Smalley and Jessica O'Brien

Staff at The Loughborough are always encouraged to gain new qualifications and acquire fresh skills as part of the Society’s commitment to staff development.

Jodie Boyer, Compliance Administrator, has enjoyed the challenges of studying for the Advanced Certificate in Compliance and was delighted to pass with a merit. “It’s given me the perfect foundation to continue my learning programme and I’m now looking forward to starting the Diploma in Compliance.”

Carrie Smalley, Finance Administrator, has always wanted to work in an accountancy role and since joining The Loughborough has completed the AAT qualification (Association of Accounting Technicians) and is now studying for ACCA (Association of Chartered Certified Accountants). “At the moment I am waiting for the results for two exams which, when passed, will make me a part-qualified accountant,” said Carrie.

Getting involved with a variety of different tasks, big and small, has been a real bonus for Jessica O’Brien, the Society’s first student placement. Jessica is studying for a degree in marketing management at DeMontfort University and has spent the last year as a marketing assistant at The Loughborough. “I’ve gained so much from having hands-on experience,” she said.

Sponsoring events

Sponsoring events that are part of the fabric of local life and important to our members are another way that we like to show our commitment to the community. They’re also a part of building our brand and helping to get us noticed.

The eggs factor

We’ve sponsored the The Loughborough Town Hall Pantomime for the last few years. This has supported a unique ticket discount scheme, available exclusively to children in primary schools, which have been designated as being situated in economically deprived areas of Charnwood Borough.

We’re delighted to be teaming up with the Town Hall again for this year’s fun-filled panto, Mother Goose.



“As a traditional, grass roots building society this is another great way for us to reach into the local community,” says Colin Bradley, The Loughborough’s Deputy Chief Executive. “The time-honoured Christmas pantomime is often the first opportunity a young person gets to experience live theatre and this scheme helps give more children the chance to enjoy it at the most exciting time of the year.”



Jessica O'Brien, Marketing Assistant, is pictured with the winners of the Society’s competition to win Mother Goose panto tickets

Little Curve

The state of the art theatre in Leicester, The Curve, runs a fabulous 'Little Curve' programme of theatre performances and workshops for children aged 3-7 years and their families. The Loughborough is proud to continue sponsoring the Little Curve programme.

These shows introduce children to theatre and encourage them and their families to participate in creative learning from an early age. Little Curve offers a mix of well-loved and new and exciting shows as well as a 'Little Movers' programme. Little Movers is a series of music and movement workshops for little ones aged 18 months – 3 years old and their parents.

Little Curve, with support from The Loughborough, is able to help accelerate children's personal development and support family learning and relationships through shared experiences. And The Loughborough is working hard to develop a range of offers at the Curve for our members as part of the three year sponsorship deal. Further details will follow later in the year.



Going for gold **Leicester-Shire & Rutland YOUTHGAMES**

More than 1,300 young athletes took part in the Youth Games over two days at Loughborough University from 200 schools across Leicestershire, Leicester and Rutland.

The Parallel Youth Games took place on Friday 8th July with the mainstream games following on Sunday 10th July. Teams were made up of eight to 16 years old from the nine district areas who took part in a number of competitions across a range of sports. Loughborough Building Society was proud to sponsor the team from Charnwood in their colourful burgundy shirts.

"Loughborough has world class sports facilities and has produced some world class athletes," says Celia Lakin, The Loughborough's marketing manager. "It's great to support such a worthwhile event which has involved so many children and who knows, for some, it may even be the first step on their way to Olympic and Paralympic glory!"



Serving our community

As a strong regional building society with our roots firmly in the local community, The Loughborough is keen to help those who help put something back into the communities in which they live and we serve.

This is why we give Community Matters awards of up to £500 to community groups and organisations who share our commitment to looking after and improving things that really matter in our day-to-day lives.

"We want to hear from any local groups who might need cash for a specific item or project," says Gary Brebner, Chief Executive, The Loughborough. "The Awards scheme is an opportunity for us, your local building society, to provide another form of assistance to the communities in which our members live. It is one of the factors that make us different from other types of financial institutions. A difference we're very proud of.

"It doesn't matter whether your organisation is large or small, a registered charity or not, we'd like to help you, help the community."

The Community Matters panel sits three times a year and the next panel meets in September. Unfortunately we cannot fund: travel expenses, part-funding of a larger project, party political activity, fundraising activities for the benefit of one individual, property maintenance, advertising or staffing costs.

For an application form either visit www.theloughborough.co.uk, pop into a branch or call us on 01509 610707 and we'll send you one in the post.

Events in the community

This is an exciting new page on The Loughborough's website where our members can promote their events and any fundraising activities.

If you would like us to feature your community event on here then please contact: enquiries@theloughborough.co.uk

Give us full details of your event and we shall do our best to put it on this page.

Thank you for the music

Loughborough Male Voice Choir received £300 to pay for three sets of new music. The Choir, which was formed in 1967, performs at venues across Leicestershire and enjoys raising money for charity through its concerts. Musical director Chris Hill says that membership continues to grow and the group is the official male voice choir in the town.

"It's an enjoyable way of giving something back to the community, It's remarkable that a group of ordinary men, many of whom cannot read music, make sounds that touch people's lives and feelings."



Fiona Wilkinson, Office Manager, is pictured with Chris Higgins (standing) and Chris Hill on the piano



Proud parent Ian Whyld with baby Alistair

All change

All Saints' Parochial Church Council in Aston on Trent was delighted to receive funding from Loughborough Building Society to buy a wall-mounted baby changing unit. Their new Community and Heritage Centre can now offer this essential facility to the village mums and toddlers group and all visitors with babies.

John Holloway, project committee member said: "It is increasingly difficult for voluntary groups to get funding but yet again The Loughborough remains prominent in supporting local communities in practical ways - a real commercial / voluntary sector partnership that works. An application to the Loughborough is simple, speedy and sensitively handled. We're most appreciative."

Ace award

Loughborough Greenfields Tennis Club has netted an award of £240 from the scheme to buy four junior tennis nets.



Fiona Wilkinson, Office Manager at The Loughborough, with members of the Greenfields Tennis Club. Picture supplied by The Loughborough Echo

Calling all budding artists and graphic designers....

Design a poster competition

We would like to invite children and young people up to the age of 16 years to design a poster to promote our Young Savers account.

You can use a pen, pencil, brush, your own photography or even your fingers – it's totally up to you. All you need to do is design a poster that would look good in our branch window. The size of the poster needs to be A4 portrait (297/210mm). Closing date to submit entries is 31 October 2011. Entries cannot be returned.

We've got three different age categories **3-7**, **8-11** and **12-16**.

The first prize in each group will be a **Nintendo DSi** with second and third prizes of a **£20** and **£10** Argos voucher.

The overall winner will be chosen from all the entries and their design will be made into a poster that will feature in our branch windows.

We'd like you to think about a catchy headline and perhaps a lovely drawing that will make people want to stop and stare!

Let the East Midlands see your best design.

For an application form either visit www.theloughborough.co.uk/competitions, pop into a branch or call us on 01509 610707.

Terms and conditions apply - see website for details.



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