



Up Front with Gary

Welcome to the Spring edition of our Hi Society magazine. The current weather has certainly helped many of us feel spring-like although the most recent period of market turmoil feels more like Autumn storms.

I'd like to say thank you to those who attended the recent AGM in February and provided a wide range of questions for us to answer. They are shown on our website if you were unable to attend. We continue to make progress on our IT change programme which will bring benefits including addressing some of the questions asked about when online services can be adapted. The new platform will have wider and more extensive digital capabilities, so once the base work is done and is live, that will be in the next phase to follow. It will remain a matter of choice for members as to whether they want to use the online services or not.

As I explained at the AGM that squeeze on the net margin along with the increased costs of IT change will make for low profits this year. However, we remain confident that this is the right change for the Society and helps us to be able to provide customers with a choice how they access and use their savings and mortgage accounts.

The mortgages and savings markets continue to adapt to different characteristics. Many larger lenders are reducing their mortgage rates in the lower loan to value range well ahead of base rates moving. Savers on the other hand are benefiting from tight retail cash markets so seeing higher savings rates than would be indicated by either the cost of loans or the projected trajectory of base rates. We continue to offer fixed rate bonds in and outside the ISA wrapper as we know they are popular with members.

The potential changes to cash ISA allowances are an agenda driven by a small number of investment managers. It is an area where we are actively engaged with other Societies and our trade association, the Building Societies Association, to persuade ministers that any changes like those proposed are not needed nor desirable. We would love to hear any stories or thoughts on ISAs and their importance to you. Please contact us at lbsmembers@theloughborough.co.uk

Thank you again for your continued support.

Going back to the sunshine, it does mean our solar panels at our Head Office are earning their keep and reducing our need for external power which must be good for us and our environment.

SUPPORTING RAINBOWS HOSPICE – TOGETHER, WE MAKE A DIFFERENCE



As part of our ongoing partnership, The Loughborough is proud to support Rainbows Hospice for children and young people throughout 2025 helping raise vital funds for the incredible work they do in our community.

Thanks to our members involvement in this year's AGM, we were able to donate £1 for every member vote. Your votes helped us raise over £1,200, which we rounded up to a total donation of £1,500.

This donation was presented to Rainbows corporate partnership fundraiser Hannah Meisuria on 11th March highlighting the positive impact we can have when we come together as a community.

In addition to fundraising events, we've launched two new Rainbows Community Accounts, an Instant Access and Access X4 product designed to help you save for the future while supporting Rainbows at the same time.

The more you save, the more we donate, its simple. Donations will be calculated based on the total balances held in these accounts so every penny you put away helps make a bigger impact.



To find out more about our Community Accounts please get in touch with our savings team on 01509 631960 or visit your local Loughborough Building Society branch.

For further information on Rainbows Hospice and how you can support the charity please visit <https://www.rainbows.co.uk/>

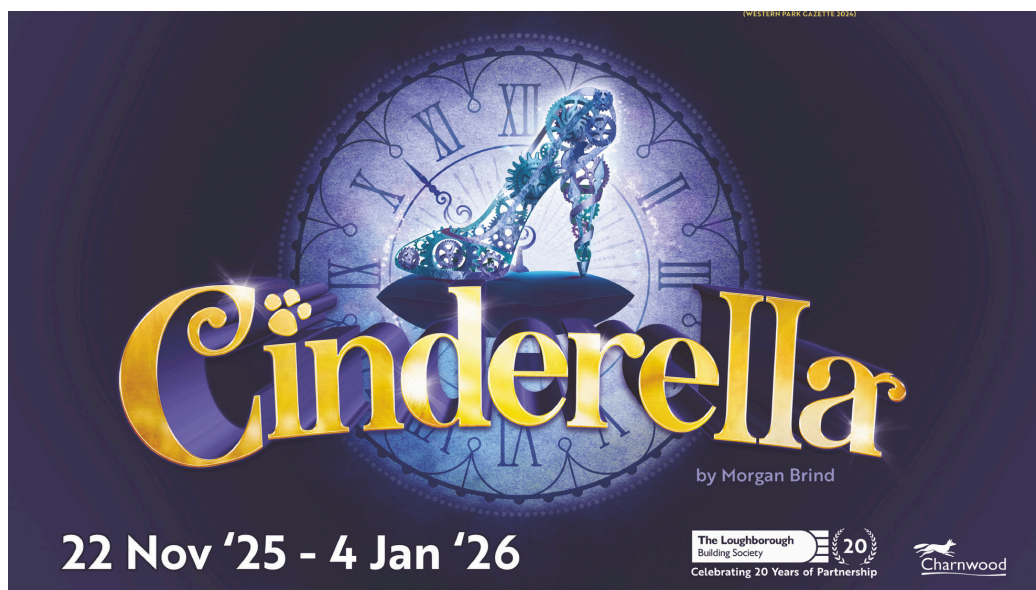
CELEBRATING 20 YEARS OF PANTOMIME MAGIC WITH LOUGHBOROUGH TOWN HALL

In 2025, The Society proudly celebrates 20 years of supporting Loughborough Town Hall's beloved annual panto.

Our support began in 2005, with Dick Whittington taking centre stage, since then, we've been proud partners, helping to bring joy to thousands of children, families and theatre goers across the region.

Over the years, The Town Hall has remained committed to share community-focused performances, including relaxed shows for people with sensory, or communication challenges, as well as BSL-signed performances for those who are deaf or hearing impaired. We are proud that our support has helped keep the magic of pantomime and continues to reach a wider and more diverse audience.

To celebrate this special milestone, we've created a 20 Years of Partnership logo, which will feature across all panto marketing in 2025. We are also planning some exciting surprises to help make this anniversary one to remember.



The Loughborough Town Hall is putting on a ball – and what better way to celebrate than with the greatest pantomime of them all, Cinderella!

So, this Christmas, don't miss the multi-award-winning Little Wolf Entertainment's latest spectacular, featuring stunning sets, dazzling costumes, hilarious slapstick, and not one, but two outrageous dames! The clock is ticking, so make sure to get your tickets to the ball – after all, the shoe must go on!

For more information and to book tickets, visit:

<https://www.loughboroughtownhall.co.uk/event/cinderella/>

5 WAYS TO SAVE MONEY THIS SPRING

With winter behind us, the warmer weather on the way, spring is the perfect time for a fresh start. Not only can you tackle your spring cleaning, but it's also an ideal opportunity to declutter your home and find smart ways to save.



Here are five simple ways you could boost your savings this spring:

1. Declutter and Sell Unwanted Items

As you tidy up your home, instead of throwing out old toys, gadgets, books, and furniture, consider selling them. You could take your things to a car boot sale or list them on an online auction site for extra cash. If you have the time, you could even try upcycling any old furniture to sell at a higher price.

2. Review Your Subscriptions

Spring is the perfect moment to take stock of your subscriptions. Are you using your Netflix account as much with the warmer weather? Or your gym membership has become unnecessary now that you can exercise outdoors.

3. Grow Your Own Food

Take advantage of the spring weather by starting your own garden. Growing your own fruits and vegetables can save you money on shopping bills and provide fresh, healthy produce right at home. It's also fun too watching them grow.

4. Be More Energy Efficient

Maximise natural light in the evenings by keeping curtains open longer, reducing the need for artificial lighting. On warmer days, open your windows instead of using air conditioning, and hang your laundry outside to save on energy costs. You can also collect rainwater on wetter days to water your plants, further reducing your water usage.

5. Make the Most of Your New ISA Allowance

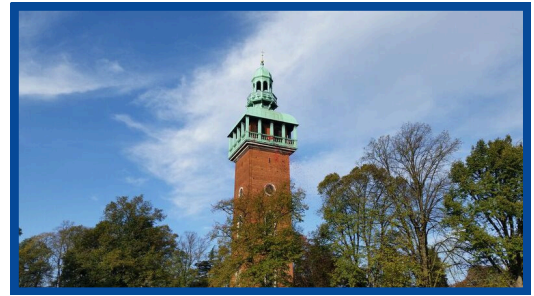
The savings from your spring cleaning can be put to good use by either topping up or opening a new savings account. With the new tax year beginning in April, it's the perfect time to make the most of your ISA allowance. Whether you're saving for a home, retirement, or a rainy day, an ISA allows you to grow your savings tax-free. Starting earlier in the year, also gives your money more time to grow.



For more information on the range of ISAs available at The Loughborough, please visit <https://www.theloughborough.co.uk/savings/cash-isa> or contact our savings team at 01509 631960, or visit your local Loughborough Building Society branch.

LOUGHBOROUGH EVENTS SPRING/SUMMER 2025

From bandstand concerts to artisan markets, there is plenty to see and do in Loughborough town centre in the upcoming months.



Here is just a selection of what's happening in the next few months.

- **Friday, 2 – Monday, 5 May** - May Day Bank Holiday Fair, Southfields Park, Loughborough
- **Sunday, 4 May** - Love Loughborough Gardeners' Fair
- **Sunday, 11 May** - Ceramics in Charnwood, Loughborough Market
- **Sunday, 11 May** – Bandstand concert, Queen's Park, Loughborough Student Union Classical Concert Band
- **Sunday, 18 May** - Loughborough Artisan Market
- **Sunday, 31 May** - Monday 1 June - 1940's weekend, Great Central Railway
- **Sunday, 1 June** - Love Loughborough Gardeners' Fair
- **Sunday, 1 June** - Bandstand concert, Queen's Park, Charnwood Concert Band
- **Sunday, 8 June** - Bandstand concert, Queen's Park, Junkyard Cats Jazz Band
- **Sunday, 15 June** - Car Show, Loughborough Town Centre
- **Sunday, 15 June** - Bandstand concert, Queen's Park, Ratby Crescendo Brass Band
- **Sunday, 22 June** - Loughborough Artisan Market
- **Sunday, 22 June** - Bandstand concert, Queen's Park, Charnwood Symphonic Wind Orchestra
- **Sunday, 29 June** - Art Fair, Loughborough Town Centre
- **Sunday, 29 June** - Bandstand concert, Queen's Park, Melbourne Town Band
- **Saturday, 5 July** - Summer Music Festival, Southfields Park, Loughborough
- **Sunday, 6 July** - Love Loughborough Gardeners' Fair
- **Sunday, 6 July** - Bandstand concert, Queen's Park, Loughborough Concert Band
- **Tuesday, 8 July – Monday, 25 August** - Love Loughborough's Summer Trail
- **Sunday, 13 July** - Bandstand concert, Queen's Park, Loughborough Male Voice Choir
- **Sunday, 20 July** - Loughborough Artisan Market
- **Sunday, 20 July** - Bandstand concert, Queen's Park, Syston Town Band
- **Sunday, 27 July** - Bandstand concert, Queen's Park, Quorn Ukelele Orchestra

Save for your future, while supporting Rainbows Children's Hospice!

The Loughborough
Building Society

Supporting
rainbows
Brightening short lives



Grow your savings and make a difference. The more you save, the more The Loughborough donates to Rainbows* Choose from an Instant Access or Access X4 account.

Apply today

Telephone
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Scan to learn more or apply today

Visit us in branch today: Loughborough | Anstey | Derby | Long Eaton | Southwell

Go online
www.theloughborough.co.uk

***A donation equal to 0.50% of the aggregate balances during the account year will be paid to Rainbows**

Loughborough Building Society. Registered Office: 56 Woodgate, Loughborough, Leicestershire LE11 2TZ. Telephone 01509 610 707. The Loughborough Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 157258.