



Up Front with Gary

Welcome to the late summer edition of your Hi Society magazine. The long periods of dry weather and sunshine have taken their toll on my garden, but it does mean that the new solar panels have provided about 80% to 85% of the Society's energy needs which is great news for reducing energy consumption and protecting the environment.

Some of you will have noticed that we paused lending for a few weeks following a very successful period of new applications earlier this year. We needed to do that to help with testing of the new IT platforms, and we also need to balance mortgage asset growth with capital growth. The pause does not impact existing customers in any way. We started lending again at the beginning of September. The new IT systems will go live in early 2026, and I will update you on that nearer the time.

Now that the base rate has started to reduce, so have savers' rates across the market. Although our mortgage and savers rates aren't directly linked to the Bank of England base rate, we do need to have consideration for market rates so we don't get flooded with savers' money which we can't lend out or can't be supported by mortgage rates. We will continue to adjust rates to reflect these considerations whilst being cognisant of providing our savers with a decent return.

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 appear to have been avoided in the short term which is great news for savers.

The other impact of reducing base rates is that this created lower swap prices, which in turn means we have been impacted by lower hedging valuations for the instruments we hold. We can't control these movements, and you will see their impact on profits in our year-end accounts.

You will have seen more community events linked to our charity, Rainbows, which is also proving to be popular with our colleagues too.

It is now just over a year since we moved into our new Head Office, and we are seeing the benefits of how it is helping our employees carry out their roles with better facilities, welfare, and improved technology for remote meetings.

Enjoy the last of the summer, and I will write again in a few months' time with another update.

Gary Brebner

RAINBOWS HOSPICE VOLUNTEER DAY

On Tuesday 29th July, Ashley, Luke, and Mackenzie from our Head Office, spent a day volunteering at Rainbows Hospice, in Loughborough. The team dedicated their time to supporting the charity's retail operations—an essential part of Rainbows' fundraising efforts.

The day began with hands-on tasks in the hospice's retail sorting area. Volunteers sorted through donated clothing, carefully categorising items as either "Sellable" (in excellent condition) or "Rag" (damaged or marked but still valuable for recycling). Even the rag items contribute to Rainbows' income, as they are collected and sold for recycling. The team also reviewed donated books, ensuring only those in good condition were resold via the "World of Books" website, while others were responsibly recycled.



Later in the day, the team was given a tour of the hospice's facilities. Rainbows provides specialist care for children and young people with life-limiting conditions, many of whom are receiving end-of-life support. The hospice is designed to help families create lasting memories together, with facilities including a hydrotherapy pool and jacuzzi equipped with hoists, sensory and music rooms, a gym, and ample space for play and relaxation.

One of the most striking insights from the team's visit was learning that Rainbows must raise approximately £8.5 million annually to continue its vital work—yet only 12% of this comes from government funding. The remainder is generated through fundraising, grants, donations, and income from their 10 retail shops. This makes every volunteer effort, no matter how small, incredibly impactful.

The day was a powerful reminder of the importance of community support and the difference that volunteering can make.

If you're inspired by the work Rainbows does, there are many ways to get involved. Whether it's donating quality items to their shops, volunteering your time, or organising a fundraiser, every contribution helps make a difference.

Visit www.rainbows.co.uk to learn more about how you can support their charity

SPONSORSHIP AND EVENTS

Long Eaton Carnival

Our Long Eaton Branch colleagues, Abigail and Amanda cheered on this year's Long Eaton Carnival and annual parade.



Celebrating 20 Years of supporting the Loughborough Town Hall Panto

This year marks a very special milestone — 20 years of sponsorship with Loughborough Town Hall!

We're incredibly proud of this long-standing partnership, which has brought joy, culture, and entertainment to the local community for two decades. From dazzling pantomimes to unforgettable performances, it's been a journey full of laughter creativity, and community spirit.

Looking ahead, we're especially excited about this year's panto, the magical tale of Cinderella, which takes place from **22nd November 2025 to 4th January 2026**

Our continued support helps enable the Town Hall to put on relaxed shows for people with sensory, or communication challenges, as well as BSL-signed performances for those who are deaf or hearing impaired.

We're proud that our support over the past 20 years has helped keep the magic of pantomime alive —making it more accessible and enjoyable for an ever-widening and more diverse audience.



For more information about this year's pantomime and to book your tickets, visit loughboroughtownhall.co.uk/event/Cinderella

The clock is ticking so grab your tickets to the ball now! After all the shoe must go on!

SUPPORTING OUR COMMUNITIES

Celebrating the local teams, events and partnerships we're proud to support

Local Football Team Sponsorships in 2025/26

We're proud to share some exciting news on how we're supporting grassroots football right here in our local communities.

The Loughborough is now the official sponsor of Loughborough Dynamo FC's Under-11s away shirts for the 2025/26 season! Our logo will be proudly displayed on the front of the team shirts whenever they play away games.



You'll see our logo proudly on display on a pitch-side advertising board at Anstey Nomads FC for the upcoming season. This means our services will be visible to fans at every home game at Cropston Road, Anstey — and not just during football matches. The ground hosts a variety of community events throughout the year, giving us even more opportunities to connect with the local community.

These sponsorships are part of our ongoing commitment to supporting the communities we serve.

Shepshed Carnival Bank Holiday Monday - 26th August 2025

One of the summer's most eagerly awaited community events, the Shepshed Carnival returned to Shepshed's Glenmore Park.



As a proud sponsor once again, The Loughborough was delighted to support two of the carnival's most popular attractions: the barbecue stall and the bouncy castle.

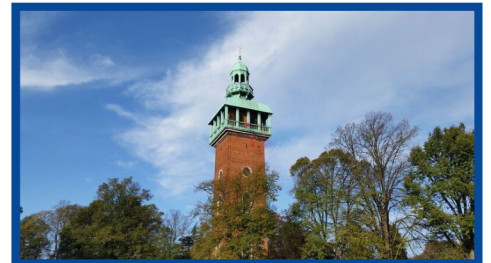
The Shepshed Carnival was a vibrant celebration for all ages, and featured live entertainment, family-friendly attractions, a wide variety of shopping and food stalls, and plenty of games, raffles, and community showcases.

It was a fantastic day out for local families, friends, and neighbours — and best of all, it was all in support of a good cause. Thanks to The Loughborough and other local sponsors, every penny raised went directly to local charities and community initiatives that make a real difference to Shepshed and the local area.

5 years with The Loughborough Heritage Forum

For the past five years, we've proudly sponsored the Loughborough Heritage Forum, a network of local heritage groups, museums and volunteers working together to preserve our town's history and share it with future generations.

What makes the forum special is the people. Participants bring their knowledge, ideas, and energy, helping each other, sharing resources, and collaborating on projects. Over the years the forum's events, exhibitions, and guided walks have encouraged people to explore the town centre, connect with local history and support local businesses helping our high street to flourish.



By supporting the Forum, we're not only helping to protect Loughborough's heritage, but also strengthening community connections supporting local trade and making our town a more vibrant place to live, work and visit.

To discover upcoming events and find ways to get involved visit:
www.theloughborough.co.uk/your-loughborough/news-and-events

Recycle with Rainbows

Every one of our branches now has a dedicated recycling bin where you can drop off your unwanted items.

Your donations will go directly to Rainbows Hospice, helping to keep their charity shops well-stocked and supporting the vital work they do for babies, children, and young people.

Visiting a branch soon?

Take a moment to gather any items you no longer need and bring them along. It's a small act that can make a big difference.

The poster shows which items Rainbows can and can't accept.

Recycle with Rainbows!

We're supporting Rainbows and helping them to keep their 6 charity shops stocked up. Please have a sort out of your unwanted items and then check the list of acceptable donations below:

We're delighted to receive:	We're unable to accept:
<ul style="list-style-type: none">• clean clothes and bras• shoes• jewellery and accessories• homewares and bric-a-brac• household linen• unwanted gifts• CDs/vinyls• toys and games• books• small electrical items• phones, tablets and tech	<ul style="list-style-type: none">• large electrical items• baby equipment• large pictures/mirrors• video cassettes• coat hangers• furniture• damaged or broken items

We also accept high value items and collectables that can be sold on our eBay page.

You can find the bin at:

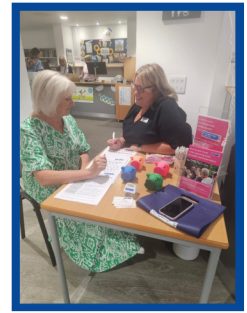
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rainbows
Brightening short lives

We care for babies, children and young people in the East Midlands – wherever they are.
Hospice | Hospital | Home

Castle Donington Community Library Savings Accounts

On Monday 1st September, Rachael from our Derby branch visited Castle Donington Community Library to officially launch our new Community Savings Products in partnership with the library.



During her visit, Rachael engaged with members of the local community, introducing our new Community Savings Accounts and explaining how they will directly benefit the library.

By opening a Castle Donington Community Savings Account, individuals can save for their future while supporting the library and wider community. A donation based upon the total balances held in these accounts will be made to the library—helping fund vital services and resources.

To learn more about this and our other Community Savings Accounts and how you can make a difference locally, visit: www.theloughborough.co.uk/savings/community-accounts



Celebrating 250 Years of Building Societies and UK Savings Week 2025

This year marks a major milestone — 250 years since the very first Building Society was established.

As a proud member of the Building Societies Association (BSA), we're celebrating this anniversary by highlighting the power of mutuality and the positive impact it continues to have on our members and communities.

As part of the BSA's 250th anniversary celebrations, UK Savings Week will run from 22–26 September 2025. This year's campaign will carry the special BSA 250 theme, encouraging people across the UK to build healthy, regular saving habits — a message we're proud to champion as a mutual.

Whether you're just beginning your savings journey or looking to strengthen existing habits, we're here to support you every step of the way.

To learn more about UK Savings week and how you can improve your savings habits visit uksavingsweek.co.uk



UK SAVINGS WEEK 2025



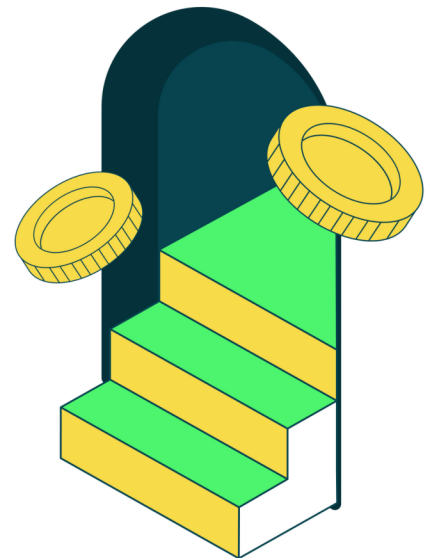
“Small steps make a big difference”

From 22nd -26th September, we'll be supporting UK Savings Week a national campaign designed to get the nation talking about savings.

The week is all about encouraging people to:

- Start saving if they're new to it
- Review their existing savings habits
- Learn simple ways to make saving part of everyday life

During the week, all our branches will be joining in with activities to share tips, ideas and resources to help members think about their own savings.



UK Savings Week is for everyone whether you're putting money away for the very first time or simply checking in on how your existing savings are working for you.

Pop into your local branch between 22nd -26th September to see what's happening and pick up some practical ideas.

RECOGNISED FOR OUR COMMITMENT TO MEMBERS

We're delighted to share that Loughborough Building Society has been recognised by Smart Money People: The UK's leading financial services review platform with two prestigious awards, the Customer Satisfaction Gold Badge and the Consumer Guardian Badge.

These awards highlight our continued commitment to putting members first and delivering consistently high-quality service.

- The **Customer Satisfaction Gold Badge** is awarded to organisations that consistently receive excellent customer ratings and feedback.
- The **Consumer Guardian Badge** recognises organisations that go above and beyond to protect and prioritise customer interests.



We're incredibly proud to receive these awards, and we'd like to say a big thank you to everyone who has taken the time to leave us a review. Your feedback helps shape the future of your Society and ensures your voice remains at the heart of everything we do.

To read or leave a review, please visit:

smartmoneypeople.com/loughborough-building-society-reviews/products