



Up Front with Gary

Welcome to the late Autumn edition of your Hi Society magazine.

As I write this, we are preparing our year-end results, which we will publish early in 2026 and as, yet they have to be audited. However, I can tell you that the Society has grown and now has assets of over £600m. When we report our numbers, savings balances and mortgages will be at an all-time high. This is brilliant news. The increased scale of the Society allows us to look forward with confidence.

Since the summer newsletter, we have seen the Bank of England base rate reduce to 4% and although market pricing does move around, there is a general expectation of another reduction before the end of 2025. Large lenders continue to price mortgages ahead of base rates changing, and we are still seeing all institutions reducing savers rates to remain competitive.

The Loughborough is not exempt from these market pressures, but when we consider how to respond to base rate reductions, we do want to balance the competing needs of our mortgage holders and our savers. Check out our website to see our savings and mortgage range.

Away from mortgage and savings rates, The Loughborough continues to support the work of Rainbows Hospice for Children and Young people, who is our charity of the year. As in previous years we will make a donation to Rainbows based upon the number of AGM votes we receive to help support their vital work. By the time you have read this, the pantomime will be in full swing.

We have been proud sponsors for twenty years (oh yes, we have) of The Loughborough Town Hall pantomime starting with Dick Whittington and only missing 2020 due to the Covid pandemic. We've had four Cinderellas and three Sleeping Beauties during that time, not to mention the countless shouts of 'behind you!'. It's great fun, if you haven't been, I'd encourage you to go.

Thank you again for your continued support, and I will write to you again soon once we have our year-end results finalised ahead of the AGM in February.

Gary Brebner

FSCS DEPOSIT PROTECTION LIMIT IS INCREASING

From 1 December 2025, the Financial Services Compensation Scheme (FSCS) deposit protection limit will rise to £120,000. This means if your UK-authorised bank, building society, or credit union goes out of business, FSCS can compensate you from the first penny up to £120,000 per eligible person, per provider. Most customers will get their money back within seven days.



PROTECTED

For joint accounts the £120,000 limit applies to each account holder.

If you have a temporary high balance, for example, the result of a house sale or receiving a large inheritance. FSCS protects these balances up to six months. The protection limit for qualifying temporary high balances will also increase to £1.4 million.

Alongside the increased deposit protection limit, FSCS is introducing a refreshed FSCS Protected badge. This badge makes it easier for you to identify financial providers who are protected under the Deposit Guarantee Scheme.

The updated badge will start appearing across branches, banking apps, and promotional materials from the 1 December. Banks, building societies and credit unions have six months to update their disclosure materials until 31 May 2026.

What is FSCS?

FSCS protects customers when financial services firms fail. If a company goes bust and cannot pay claims, FSCS steps in to compensate you.

Set up by Parliament and funded by the financial services industry, FSCS is independent and free to use if you claim directly.

FSCS covers more than just banks, building societies and credit unions. It also protects:

- Investments
- Pensions
- Financial advice
- Insurance broking
- Mortgage advice and arranging
- Funeral plans

Compensation limits vary by product. Visit <https://www.fscs.org.uk/> for more information.

LOUGHBOROUGH BUILDING SOCIETY PROUDLY SPONSORS THE SANTA FUN RUN 2025

The festive season is fast approaching, and with it comes one of Loughborough's most beloved community events — the Santa Fun Run, returning on Sunday 7 December, hosted by Rainbows Hospice for Children and Young People.

This year's event promises plenty of fun and festive spirit, with participants invited to hop, skip, dance, or dash their way through a 5km or 2.5km loop around the town centre. Whether you're in it for the challenge or simply to soak up the atmosphere, it's a brilliant way to bring people together and raise funds for vital causes.



Entertainment will include a festive warm-up led by Loughborough's Panto Dame, Bouncing Becky, and live music from a brass band. The event is open to all ages — including four-legged friends — with Santa hats and Festive Dog Bandanas also available to purchase.

Every participant will receive a Santa t-shirt and a sustainable wooden finisher's medal. New for 2025 is the Little Fundraisers' Challenge Pack, designed to help children raise £35 to fund a play therapy session for Rainbows families. Packs include festive activities and a Penny Puppy teddy for those who complete the challenge.

As proud long-term sponsors, The Society is once again supplying the medals and managing Santa costume distribution from our Loughborough High Street branch.

Event Details:

- **Date:** Sunday 7 December
- **Time:** 11am–2pm (Registration opens at 9am)
- **Location:** Loughborough Market Place
- **Advance Tickets:** Adults £15, Children £8
- **On-the-Day Tickets:** Adults £17, Children £10
- **Extras:** Santa Hat or Dog Bandanna – £2.50 each

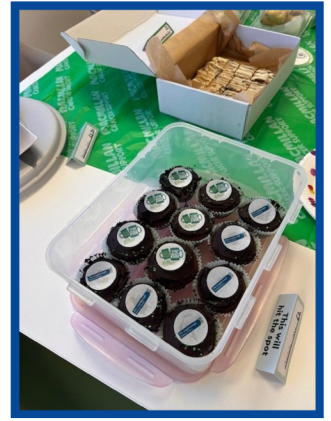


Don't miss out — sign up today and be part of a festive day that makes a real difference for Rainbows families. Register at https://www.rainbows.co.uk/fundraise/events/lough_santa

BREWING SUPPORT FOR MACMILLAN: £339 RAISED!

On 29th September, The Loughborough Building Society hosted its second Macmillan Coffee Morning, welcoming colleagues at Head Office to enjoy hot drinks and a delicious spread of sweet and savoury treats — all in support of a great cause.

Branches joined in too, with cakes on offer and even second-hand books for sale at our Derby branch.



Macmillan Coffee Mornings raise vital funds to help Macmillan Cancer Support provide practical, emotional, and financial assistance to people living with cancer. Every pound contributes to services like specialist nurses, support lines, and community care — ensuring no one faces cancer alone.

We're proud to share that the Society raised £339, surpassing our original target of £250.



CHRISTMAS BUDGETING TIPS

Here's a practical list of Christmas budgeting tips to help keep spending under control while still enjoying the festive season:

- 🎄 **1. Set a Realistic Budget** – Decide your total spend and split it into categories.
- 🎄 **2. Make a Gift List** – List recipients and set a limit per person.
- 🎄 **3. Track Your Spending** – Use an app or spreadsheet to monitor costs.
- 🎄 **4. Start Early** – Spread purchases and look for early deals.
- 🎄 **5. DIY Gifts & Decorations** – Homemade items add a personal, budget-friendly touch.
- 🎄 **6. Secret Santa for Groups** – Swap multiple gifts for one fun exchange.
- 🎄 **7. Compare Prices Online** – Check for deals, discount codes, and cashback.
- 🎄 **8. Limit Non-Essential Extras** – Reuse gift bags and skip pricey wrapping.
- 🎄 **9. Plan Meals & Avoid Waste** – Shop with a menu and freeze leftovers.
- 🎄 **10. Save on Travel** – Book early or carpool to cut costs.
- 🎄 **11. Set Up a Christmas Savings Pot** - Check out the savings options at Loughborough

Building Society and see how we can help you plan ahead for next Christmas.

STAY CYBER SAFE THIS CHRISTMAS

As we wrap gifts and plan celebrations, let's also wrap up our online safety! Cybercriminals love the holiday rush, so here are a few easy ways to keep your season merry and secure:



Pause Before You Click

If something looks odd or feels too good to be true, take a moment to double-check before you click.

Quick Checks

- Is the sender's email address genuine?
- Don't let "urgent" messages rush you – that's often a trick.
- Hover over links to preview them before clicking.

Strong Passwords

Use three random words plus numbers and symbols for a password that even Santa would approve.

Add Extra Protection

Turn on Multi-Factor Authentication wherever you can – it's like adding an extra lock on your digital door.

Keep Devices Updated

Install updates promptly to keep everything running smoothly.

Report Anything Suspicious

Forward phishing emails to report@phishing.gov.uk

Report fraud at actionfraud@police.uk



We'll never ask you for your password or sensitive details by email

If you ever receive an unexpected message claiming to be from The Loughborough, don't hesitate to get in touch on 01509 610707 or email us enquiries@theloughborough.co.uk

For more tips, visit our website: www.theloughborough.co.uk/category/support-centre/protecting-yourself-and-your-personal-data