

## **Blues & Twos Credit Union – Easy to Instant Access Savings**

Established in 1992 this credit union offers you a Not-for-Profit alternative to the high street banks and building societies for your instant access savings. Competitive Dividend paid and competitive lending rates if you are looking to purchase before you retire or during your retirement. Taking a positive step in the counties of Lancashire and Cumbria helping constabulary employees organise their money and look after their financial well-being, the Blues and Twos welcomes the support of retired police and support staff. In these difficult financial times members are encouraged to talk, think and in some cases change their financial habits taking a positive step to good financial well-being. Members can have up to 4 saving pots to simply watch their savings grow or to spread out their savings for different ventures and ideas. If you are looking for an affordable loan, Blues and Twos asks you to borrow only what you need and offers competitive lending rates. With an Annual Dividend Return on instant access savings and great lending rates, **when you join Blues and Twos you are taking a positive step to organising your money and to helping others organise theirs.**

The Blues & Twos Member Services Team are friendly and professional and there for you, your family & your colleagues to help with planning or unexpected emergencies. The joining form is straight forward. For a loan you check out your affordability using the Loans Calculator at [www.bluesandtwos.org.uk](http://www.bluesandtwos.org.uk) This helps you decide on what best suits your needs and finances. A portion of all loans interest charged goes towards credit union running costs, the remainder is returned to you in the form of an Annual Dividend. Blues and Twos Loans start from as a little as £300 up to £7,500 in the first six months of membership. Apply online or in person. Savings are Instant Access. **Minimum save is £10 each month.** All savings are 100% safe, covered by the Financial Services Compensation scheme (FSCS). Free Life cover was recently extended to age 75 covering your savings up to £3000 and 100% of your loan (T&C's apply) .

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